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# FINANCE

1963-64

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## PREFACE

This issue of the *Finance Part* of the *Statistical Register of New South Wales* contains statistics for 1963-64 and earlier years.

The statistics given in this publication should be read in conjunction with the *Official Year Book of New South Wales*. For the latest figures in the principal statistical series, the reader should refer to other publications of the Bureau, particularly the *Statistical Bulletin* and the *Monthly Summary of Business Statistics*.

My thanks are tendered to the responsible officers of the various State and Commonwealth Departments and to others who have supplied information, often at considerable trouble.

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and  
Government Statistician of New South Wales

Bureau of Census and Statistics,  
Sydney.  
31st May, 1965.



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## Section I. PUBLIC FINANCE

## No. I. State Revenue and Expenditure, 1954-55 to 1963-64

This table summarises the combined operations of the Consolidated Revenue Fund (on a "receipts and payments" basis) and the chief Business Undertakings (on an "income and expenditure" basis), which are covered by the State Revenue Budget. Certain other State Accounts not within the Budget (the special Road and Traffic Funds and trading activities) are shown in Tables 8 to 11. The Consolidated Revenue Fund is itemised in Tables 2 and 3, and the Business Undertakings in the "Trade, Transport, and Communication" Part of the Statistical Register.

Year ended 30th June	Consolidated Revenue Fund *	Business Undertakings				Total Budget ‡
		Railways	Omnibuses and Trams	Harbour Services †	Total	
£	£	£	£	£	£	£
REVENUE						
1955	107,509,186	75,160,744	11,649,632	3,093,316	89,903,692	195,437,878
1956	114,902,764	77,186,106	11,241,965	3,042,924	91,470,995	204,398,759
1957	127,992,889	80,488,602	14,434,793	2,887,506	97,810,901	223,828,790
1958	140,357,457	76,232,599	13,995,740	2,899,795	93,128,134	231,510,591
1959	147,582,948	77,730,792	13,435,440	2,995,160	94,161,392	239,769,340
1960	162,683,057	85,362,706	13,135,314	3,326,943	101,824,963	262,533,020
1961	175,237,426	91,551,113	12,860,376	4,689,602	109,101,091	282,363,517
1962	188,071,729	90,151,021	12,717,558	6,646,423	109,515,002	295,611,731
1963	202,147,761	92,841,337	12,559,805	6,856,177	112,257,319	312,630,080
1964	220,855,724	102,843,665	12,580,355	7,762,850	123,186,870	342,267,594
EXPENDITURE						
Expenses (excluding Debt Charges)						
1955	92,754,862	67,970,362	14,360,798	2,387,431	84,718,591	175,498,453
1956	97,586,260	74,249,103	14,770,258	2,268,287	91,287,648	186,898,908
1957	108,188,419	74,690,400	14,927,248	2,157,982	91,775,630	197,989,049
1958	116,426,124	71,726,646	14,704,547	2,221,709	88,652,902	203,104,026
1959	123,955,108	70,527,599	14,488,271	2,094,704	87,110,565	209,090,673
1960	137,034,885	76,644,708	14,646,484	2,384,705	93,675,897	228,735,782
1961	150,816,077	79,689,365	14,910,866	3,609,111	98,209,342	247,050,419
1962	162,434,166	79,666,050	14,713,088	5,155,365	99,534,503	259,993,669
1963	172,878,275	79,374,467	14,130,481	5,341,114	98,846,062	269,949,337
1964	189,406,069	88,761,865	14,027,232	6,490,701	109,279,798	296,910,867
Interest and Exchange on Interest††						
1955	9,158,986	7,598,000	500,920	471,836	8,570,756	17,729,742
1956	10,069,878	8,514,000	528,720	518,899	9,561,619	19,631,497
1957	10,425,430	9,553,540	588,270	558,930	10,700,740	21,126,170
1958	11,772,638	10,522,808	646,081	616,310	11,785,199	23,557,837
1959	12,716,091	11,346,835	717,595	659,625	12,724,055	25,440,146
1960	16,033,490	10,643,628**	671,220	706,430	12,021,278	28,054,768
1961	18,005,364	9,983,885	770,660	826,700	11,581,245	29,586,609
1962	19,731,614	10,680,642	732,770	1,171,280	12,584,692	32,316,306
1963	22,395,891	11,109,096	745,380	1,171,140	13,025,616	35,421,507
1964	24,080,063	11,414,337	736,130	976,900	13,127,367	37,207,430
Contributions to National Debt Sinking Funds§						
1955	2,218,567	1,944,000	75,641	119,716	2,139,357	4,357,924
1956	2,448,490	2,049,000	81,090	123,294	2,253,384	4,701,874
1957	2,304,734	2,038,950	87,850	153,000	2,279,800	4,584,534
1958	2,380,383	2,168,328	92,190	161,041	2,421,559	4,801,942
1959	2,619,803	2,305,730	100,606	169,840	2,576,176	5,195,979
1960	3,202,467	2,182,591**	104,640	183,050	2,470,281	5,672,748
1961	3,676,116	2,062,618	115,290	210,440	2,388,348	6,064,464
1962	3,884,820	2,186,666	75,880	287,260	2,549,806	6,434,626
1963	4,375,902	2,329,456	80,430	287,352	2,697,238	7,073,140
1964	5,091,246	2,454,018	84,460	247,738	2,786,216	7,877,462
Total Expenditure						
1955	104,132,415	77,512,362	14,937,359	2,978,983	95,428,704	197,586,119
1956	110,104,628	84,812,103	15,380,068	2,910,480	103,102,651	211,232,279
1957	120,918,583	86,282,890	15,603,368	2,869,912	104,756,170	223,699,753
1958	130,579,145	84,417,782	15,442,818	2,999,060	102,859,660	231,463,805
1959	139,291,002	84,180,155	15,306,472	2,924,169	102,410,796	239,726,798
1960	156,270,842	89,470,927	15,422,344	3,274,185	108,167,456	262,463,298
1961	172,497,557	91,735,868	15,796,816	4,646,251	112,178,935	282,701,492
1962	186,050,600	92,533,358	15,521,738	6,613,905	114,669,001	298,744,601
1963	199,650,068	92,813,019	14,956,291	6,799,606	114,568,916	312,443,984
1964	218,577,378	102,630,220	14,847,822	7,715,329	125,193,381	341,995,759
SURPLUS OR DEFICIT						
1955	3,376,771	(—) 2,351,618	(—) 3,287,727	114,333	(—) 5,525,012	(—) 2,148,241
1956	4,798,136	(—) 7,625,997	(—) 4,138,103	132,444	(—) 11,631,656	(—) 6,833,520
1957	7,074,306	(—) 5,794,288	(—) 1,168,575	17,594	(—) 6,945,269	129,037
1958	9,778,312	(—) 8,185,183	(—) 1,447,078	(—) 99,265	(—) 9,731,526	46,786
1959	8,291,946	(—) 6,449,363	(—) 1,871,032	70,991	(—) 8,249,404	42,542
1960	6,412,215	(—) 4,108,221	(—) 2,287,030	52,758	(—) 6,342,493	69,722
1961	2,739,869	(—) 184,755	(—) 2,936,440	43,351	(—) 3,077,844	(—) 337,975
1962	2,021,129	(—) 2,382,337	(—) 2,804,180	32,518	(—) 5,153,999	(—) 3,132,870
1963	2,497,693	28,318	(—) 2,396,486	56,571	(—) 2,311,597	186,096
1964	2,778,346	213,445	(—) 2,267,467	47,511	(—) 2,006,511	271,835

\* Amounts below differ from corresponding particulars in the Treasurer's Public Accounts insofar as they omit payments from Consolidated Revenue Fund of charges attributable to the business undertakings which are fully reflected in the expenditure of the undertakings. Such omissions comprise payments on account of:—(a) debt charges: £577,776, £9,724,152, £6,380,754, £7,069,500, £7,915,500, £4,885,975, £902,000, £3,110,650, £827,920, and £824,620 in the years from 1954-55 to 1963-64; and (b) losses of Tram and Omnibus services: £1,990,000, £2,695,000, £150,000, £450,000, £50,000, £500,000, £1,100,000, £1,000,000, £700,000, and £750,000 in the respective years.

† Business undertaking activities of Maritime Services Board at Port of Sydney and (from May, 1961) Ports of Newcastle and Botany Bay.

‡ The following inter-fund items, included in expenses of the Consolidated Revenue Fund and in revenue of the Railways and the Trams and Omnibuses are omitted from the column "Total Budget" to avoid duplication:—

(a) contribution towards losses on developmental railways—£1,000,000 yearly until 1961-62; £800,000 in 1962-63 and 1963-64.

(b) contributions to superannuation fund—£800,000 to Railways and £175,000 to Trams and Buses in each year.

†† Includes interest on special Commonwealth advances.

§ Includes repayments of special Commonwealth advances.

|| Includes contribution to Renewals Fund (established in 1959-60): £2,702,441 in 1959-60, £1,960,000 in 1960-61, £1,845,000 in 1961-62, £2,056,000 in 1962-63, and £4,025,800 in 1963-64.

\*\* The capital debt of the Railways was reduced by £73,245,092 on 1st January, 1960. From this date, charges attributable to the debt remitted are payable from the Consolidated Revenue Fund.

## No. 2. Consolidated Revenue Fund: Receipts, 1957-58 to 1963-64

Classification of Receipts	Year ended 30th June						
	1958	1959	1960	1961	1962	1963	1964
Receipts from Commonwealth for—	£	£	£	£	£	£	£
Interest on Public Debt .. .. .	2,917,411	2,917,411	2,917,411	2,917,411	2,917,411	2,917,411	2,917,411
General Purposes Grants* .. .	72,699,693	76,082,741	83,450,000	91,988,358	101,488,733	107,967,057	114,264,042
Hospital Benefits .. .. .	1,950,000	2,325,000	2,744,341	2,600,000	2,400,000	1,486,753	544,051
Tuberculosis Campaign .. .. .	1,740,107	1,789,097	1,400,000	1,300,221	1,520,000	1,771,098	1,900,000
Pharmaceutical Benefits .. .. .	486,063	612,414	730,361	892,418	1,163,414	1,425,000	1,652,012
Blood Transfusion Service .. .. .	...	...	...	41,800	47,261	47,996	50,354
Supply of Milk to School Children .. .	1,139,512	1,191,548	1,286,672	1,279,460	1,329,363	1,317,903	1,331,688
Cattle Tick Eradication .. .. .	535,874	578,018	477,059	521,388	311,804	354,151	258,500
Herd Recording .. .. .	24,341	22,472	29,308	25,952	25,950	25,950	35,600
Emergency Housekeeping Services .. .	5,900	5,900	5,900	5,900	5,900	5,900	5,900
Total of these Receipts .. .. .	81,498,901	85,524,601	93,041,052	101,572,908	111,209,836	117,319,219	122,959,558
Taxation—							
Income Tax (arrears) .. .. .	25,102	11,388	8,231	4,446	(—) 403	892	6,090
Death Duties .. .. .	10,755,757	12,043,373	14,465,172	13,729,858	15,850,833	17,780,404	19,786,009
Stamp Duties—							
On Transfers of Motor Vehicle Registrations .. .. .	...	...	...	...	...	629,227	1,626,113
Other† .. .. .	11,387,133	12,559,396	15,229,885	15,135,172	14,709,254	16,307,867	18,776,031
Racing and Betting—							
Racing Clubs, including Greyhound .. .	478,274	412,376	427,361	416,517	422,090	439,379	434,593
Bookmakers' Licences .. .. .	38,403	37,105	37,480	38,397	37,201	35,266	35,173
Bookmakers' (Turnover) Tax .. .. .	1,131,472	1,002,013	1,107,923	1,119,120	1,135,434	1,186,692	1,194,685
Betting Tickets (Stamp Duty) .. .. .	193,569	186,014	199,977	195,950	189,129	193,549	191,673
Totalizator Tax .. .. .	1,111,058	1,161,989	1,184,584	1,091,360	1,109,705	1,129,075	1,141,865
Land Tax .. .. .	6,002,353	6,204,765	6,622,079	8,449,189	9,285,013	10,143,517	12,050,304
Liquor Licences .. .. .	3,459,769	3,692,057	3,699,901	3,749,858	4,131,705	4,779,831	5,109,644
Other, including Dog Licences .. .. .	152,812	162,057	164,742	170,640	171,073	178,632	199,157
Total State Taxation .. .. .	34,735,702	37,472,533	43,147,335	44,100,507	47,051,034	52,804,331	60,551,337
Land Revenue—							
Alienations .. .. .	456,847	623,670	759,988	676,305	873,066	1,293,354	1,102,940
Leases .. .. .	1,087,698	1,215,837	1,352,189	1,452,329	1,524,095	1,584,980	1,705,746
Western Lands Division (Leases, etc.) .. .	365,783	365,966	372,259	368,469	363,725	370,643	377,178
Mining Occupation .. .. .	2,043,864	743,145	865,646	1,320,531	1,514,958	871,905	2,619,273
Forestry .. .. .	1,277,371	1,299,015	1,354,327	1,335,464	1,255,475	1,331,276	1,455,706
Miscellaneous .. .. .	78,576	84,050	89,854	93,078	91,776	111,125	137,460
Total Land Revenue .. .. .	5,310,139	4,331,683	4,794,263	5,246,176	5,623,095	5,563,283	7,398,303
Receipts for Services Rendered—							
Pilotage, Harbour and Light Dues, Fees .. .	2,524,697	2,584,767	2,943,885	3,370,460	1,983,178	2,062,790	2,505,720
Agricultural Colleges and Farms .. .. .	69,689	75,776	72,660	73,111	74,290	91,953	100,839
Fees—							
Registrar-General and Registrar of Companies .. .. .	1,010,730	1,069,479	1,254,902	1,581,682	1,414,776	1,510,956	1,659,485
Law Courts .. .. .	720,887	803,914	853,747	932,031	1,046,520	1,050,505	1,140,729
Public Trustee .. .. .	273,300	271,707	314,282	327,913	337,784	377,428	411,365
Valuation of Land .. .. .	286,688	348,474	397,464	406,834	406,136	427,999	551,536
Education Department .. .. .	753,667	805,019	878,993	976,668	1,112,834	1,321,639	1,442,992
Factories and Shops .. .. .	169,932	165,010	175,224	183,132	174,573	236,436	322,656
Scaffolding and Lifts .. .. .	74,808	93,147	108,724	110,604	114,326	122,161	166,459
Weights and Measures .. .. .	27,361	30,528	33,797	31,426	33,059	39,032	51,208
Other .. .. .	115,102	124,503	124,240	135,790	140,846	147,730	239,292
Meat Inspection .. .. .	185,987	228,818	202,193	256,647	277,984	348,683	369,296
Police Services ‡ .. .. .	1,558,762	1,616,712	1,706,630	1,926,461	2,089,863	2,378,693	2,560,190
Maintenance of Inmates, Public Institutions .. .	163,727	178,960	210,569	224,247	269,451	277,518	619,826
Maintenance of Patients in Mental Hospitals .. .. .	344,639	376,441	396,055	460,718	493,989	611,788	735,387
Commonwealth Contributions—							
Maintenance of Pensioners in Institutions .. .. .	78,625	65,273	73,025	85,331	76,209	80,891	26,604
Administration of Migrant Education and C'wealth Scholarship Scheme .. .	155,468	149,886	152,639	170,651	187,114	175,580	174,771
Other Services .. .. .	64,972	73,256	75,933	81,474	95,143	114,746	109,305
Other .. .. .	1,006,200	950,289	1,040,420	1,280,775	1,442,297	1,587,041	1,683,302
Total Receipts for Services Rendered .. .	9,585,241	10,011,959	11,015,382	12,615,955	11,770,372	12,963,569	14,870,962
General Miscellaneous Receipts—							
Interest—							
Metropolitan Water Board Advances .. .	126,765	135,650	130,401	125,172	119,785	114,236	108,517
Housing Commission Advances .. .. .	190,788	231,680	189,714	188,553	207,038	213,070	219,394
Country Water and Sewerage Works .. .	8,947	10,644	11,149	9,943	11,749	13,191	12,317
Rural Bank Agencies .. .. .	153,341	166,787	214,560	220,004	210,299	211,342	227,017
War Service Land Settlement Loans .. .	287,846	355,217	404,367	443,878	494,224	470,973	527,038
Other Interest .. .. .	626,425	870,224	901,532	1,232,790	1,479,173	1,415,520	2,037,033
Rents of Buildings, Premises, etc. .. .	389,488	388,398	384,371	514,817	463,277	543,109	608,013
Fines and Forfeitures .. .. .	1,101,755	1,250,815	1,430,661	1,753,239	2,238,389	2,458,048	2,445,207
Prison Industries .. .. .	381,373	384,826	390,919	387,617	376,116	385,756	359,290
Sale of Products, etc., of Departments .. .	286,551	321,547	378,463	362,032	392,497	427,053	402,227
Water Conservation and Irrigation: Rents, etc. .. .. .	54,921	72,609	68,175	63,614	66,914	63,572	94,455
Repayments—							
To Credit of Votes—Previous Years .. .	346,080	635,828	543,462	816,867	506,477	536,750	558,945
Special Deposits Accounts .. .. .	69,316	71,533	133,525	178,175	78,244	83,352	87,830
Advances for Relief of Unemployment .. .	12,528	12,528	12,528	12,528	12,528	12,528	12,528
State Lotteries—Gross Profit ¶ .. .. .	4,572,790	4,532,330	4,510,270	4,534,650	4,890,250	5,049,150	5,585,320
Tourist Bureau .. .. .	306,405	307,413	326,712	345,219	330,810	243,364	233,089
Other .. .. .	312,155	494,143	654,216	512,782	539,622	1,256,345	1,557,344
Total General Miscellaneous Receipts .. .	9,227,474	10,242,172	10,685,025	11,701,880	12,417,392	13,497,359	15,075,564
Total Receipts .. .. .	140,357,457	147,582,948	162,683,057	175,237,426	188,071,729	202,147,761	220,855,724

\* Financial assistance grants in 1959-60 and later years; tax reimbursement (formula and supplementary) grants in earlier years.

† Excludes stamp duty on betting tickets (shown under "Racing and Betting" below).

‡ Recoup from road transport and traffic funds of cost of police supervision and control of traffic.

¶ Excludes profits on Opera House Lotteries (first conducted in 1957-58), which are paid to the Opera House Account. Gross profit represents proceeds of sale of lottery tickets less prize money; expenses of conducting lotteries are charged as Governmental expenditure.

## No. 3. Consolidated Revenue Fund: Payments, 1957-58 to 1963-64

Functional Classification of Payments	Year ended 30th June						
	1958	1959	1960	1961	1962	1963	1964
	£	£	£	£	£	£	£
SUMMARY							
Legislature and General Administration..	10,529,493	10,487,286	10,775,972	12,481,353†	13,223,554	14,151,073†	14,725,706
Adjustment of Old Accounts* ..	297,253	70,418	294,098	72,101	66,068	165,029	87,760
Maintenance of Law, Order, and Public Safety ..	14,436,397	15,869,753	16,869,093	18,547,949†	19,845,673	20,947,074	22,561,556
Regulation of Trade and Industry ..	706,607	775,708	836,722	930,647	1,041,250	1,081,100	1,120,178
Education ..	40,381,735	45,054,662	50,360,272	57,538,443	62,384,765	66,641,335†	74,101,473
Science, Art, and Research ..	814,096	977,715	1,071,413	1,151,325	1,218,130	1,369,132	1,468,928
Public Health and Recreation ..	26,393,225	27,716,027	32,255,462	33,400,370	35,579,307	36,807,241	36,497,274
Social Amelioration ..	5,250,807	4,282,131	4,548,687	4,778,182	5,526,413	6,272,520	8,009,598
War Obligations ..	395,198	401,140	448,792	469,713	478,707	483,156	587,327
Development and Maintenance of State Resources † ..	16,157,367	17,188,010	18,311,005	20,074,878	21,123,325	22,441,848†	27,505,856
Local Government ..	1,063,946	1,132,258	1,263,369	1,371,116	1,946,974	2,518,767	2,740,414
Total Ordinary Departmental ..	116,426,124	123,955,108	137,034,885	150,816,077	162,434,166	172,878,275	189,406,070
Public Debt Charges ..	14,002,366	15,121,767	19,004,954	21,385,513	23,320,467	26,434,725	28,775,254
Commonwealth Advances—Interest and Principal Repaid ..	150,655	214,127	231,003	295,967	295,967	337,068	396,054
Total Payments from Consolidated Revenue Fund ‡ ..	130,579,145	139,291,002	156,270,842	172,497,557	186,050,600	199,650,068	218,577,378
DETAILS							
Legislature and General Administration—							
Legislature—							
Governor ..	56,159	45,717	54,158	52,755	51,938	58,405	60,153
Legislative Council ..	97,499	92,044	104,136	103,397	109,488	134,331	148,422
Legislative Assembly ..	427,020	417,113	498,208	512,171	533,100	565,880	611,705
Both Houses—Joint Expenditure ..	181,689	187,179	214,239	231,229	277,489	254,344	275,957
Total, Legislature ..	762,367	742,053	870,741	899,552	972,015	1,012,960	1,096,237
Financial and General Administration ..	8,410,872	8,236,985	8,287,139	9,643,739†	10,061,657	11,070,916	11,443,054
Electoral ..	54,739	163,411	58,173	208,624	250,084	47,023	44,979
Commonwealth Pay-roll Tax ..	1,301,515	1,344,837	1,559,919	1,729,438	1,939,798	2,020,174†	2,141,436
Total, Legislature and General Administration ..	10,529,493	10,487,286	10,775,972	12,481,353†	13,223,554	14,151,073	14,725,706
Adjustment of Old Accounts* ..	297,253	70,418	294,098	72,101	66,068	165,029	87,760
Maintenance of Law, Order, and Public Safety—							
Salaries of Judiciary ..	307,054	341,383	391,672	454,901	448,552	502,616	487,136
Administration, Department of Attorney-General and of Justice ..	2,799,096	3,085,095	3,411,883	3,797,112	4,114,500	4,290,661	4,703,762
Police ..	8,879,810	9,634,056	10,278,981	11,207,248†	11,883,484	12,676,478	13,711,843
Prisons ..	1,489,172	1,571,643	1,622,186	1,757,787	1,907,517	1,924,452	2,002,644
Custody and Care of Delinquent Children	490,491	508,300	551,040	665,681	743,762	798,088	867,039
Prevention of Fire and Flood, Bathing Safeguards, etc. ..	417,944	669,323	549,348	590,379	656,757	660,461	689,769
Scaffolding and Lifts Inspection ..	52,830	59,953	63,983	74,841	91,101	94,318	99,363
Total, Law, Order, and Public Safety ..	14,436,397	15,869,753	16,869,093	18,547,949†	19,845,673	20,947,074	22,561,556
Regulation of Trade and Industry—							
Factories and Shops Inspection and Early Closing Laws ..	211,790	239,814	255,930	299,366	364,404	377,274	397,450
Conciliation Committees, Industrial Commission, and Industrial Registrar ..	114,575	115,135	130,930	154,703	165,893	197,138	199,446
Weights and Measures Inspection ..	36,784	32,732	36,186	36,652	37,694	45,564	42,755
Explosives Regulation ..	59,477	60,985	62,282	67,338	58,980	56,401	63,751
Department of Labour and Industry: Administration ..	162,099	168,072	177,897	185,076	217,030	213,897	232,573
Building Ops. and Materials Control ..	...	165	495	633	740	572	263
Prices and Rents Control ..	121,882	118,010	127,062	138,855	149,479	144,010	136,396
Licences Reduction Board ..	...	40,795	45,940	48,024	47,030	46,244†	47,544
Total, Regulation of Trade and Industry	706,607	775,708	836,722	930,647	1,041,250	1,081,100†	1,120,178
Education—							
Primary and Secondary, Teachers' Training, and Departmental Administration	32,224,579	35,717,730	39,509,594	45,521,455	49,413,775	52,265,648†	57,593,167
Technical Education ..	3,456,978	3,710,609	4,352,224	4,761,036	5,364,942	5,630,256	6,295,508
Bursaries and Scholarships and Allowances to Students in Training Colleges	1,251,137	1,445,699	1,587,278	1,670,324	1,810,625	2,357,855	2,653,582
Agricultural Colleges ..	290,504	318,306	330,306	370,677	391,154	417,474†	452,304
Conservatorium of Music ..	54,161	52,904	60,164	64,888	64,866	68,124	74,540
Aid to Universities ..	2,827,915	3,530,378	4,180,050	4,770,491	4,947,457	5,495,860	6,604,026
Other Educational Activities ..	276,461	279,036	340,656	379,572	391,946	406,118	428,346
Total, Education ..	40,381,735	45,054,662	50,360,272	57,538,443	62,384,765	66,641,335†	74,101,473

\* Amounts shown include (a) transfers from Consolidated Revenue Fund in reduction of overdraft balances of old Treasury Accounts and (b) grants to meet accumulated losses of Sydney Harbour Transport Board (£47,253, £70,418, £44,098, £72,101, £66,068, £80,474, and £87,760, respectively).

† Includes grants and advances to Main Roads Funds (£400,000 in 1957-58, £550,000 in 1959-60, £150,000 in 1960-61, £360,000 in 1961-62, £85,000 in 1962-63, and £485,000 in 1963-64) and grants to Department of Government Transport towards cost of removal of tram tracks (£240,000, £10,000, £293,626, £350,000, and £167,000, respectively, in the years 1957-58 to 1962-63).

‡ See note \*, Table 1.

¶ Revised.



## No. 3. Consolidated Revenue Fund: Payments, 1957-58 to 1963-64 (continued)

Functional Classification of Payments	Year ended 30th June						
	1958	1959	1960	1961	1962	1963	1964
	£	£	£	£	£	£	£
Science, Art, and Research—							
Australian Museum .. .. .	79,642	89,732	108,373	102,394	100,616	120,628	123,771
Technological Museum .. .. .	51,451	58,771	70,931	72,462	77,953	81,472	86,212
Public Library .. .. .	492,339	718,904	753,004	821,539	871,776	966,067	1,042,316
Art Gallery .. .. .	36,860	41,140	48,355	59,462	58,102	64,744	70,120
Observatory .. .. .	16,404	15,868	15,350	15,718	17,033	22,171	18,399
Subsidies to Associations, etc. .. .	137,400	53,300	75,400	79,750	92,650	114,050	128,110
Total, Science, Art, and Research ..	814,096	977,715	1,071,413	1,151,325	1,218,130	1,369,132	1,468,928
Public Health and Recreation—							
Care of Sick and Mentally Afflicted—							
Subsidies to Hospitals, etc. .. .	18,268,752	18,936,071	22,313,418	22,523,127	23,377,784	23,655,298	21,400,489
Mental Hospitals and Institutions ..	4,750,937	5,161,787	5,798,877	6,409,529	7,205,099	7,808,071	8,877,428
Backward & Mentally Deficient Children ..	48,218	55,221	98,113	91,410	132,663	133,856	155,410
Total, Care of Sick, etc. .. .	23,067,907	24,153,079	28,210,408	29,024,066	30,715,546	31,597,225	30,433,327
Health of Mothers and Children—							
Baby Health Centres .. .. .	207,063	221,453	302,197	332,574	354,809	380,317	399,126
Maternity Homes .. .. .	12,085	11,841	16,450	17,970	16,066	16,970	19,535
Total, Health of Mothers, etc. .. .	219,148	233,294	318,647	350,544	370,875	397,287	418,661
Preservation of Health—							
Inspection of Meat, Food, Dairies, etc. ..	288,492	262,197	304,933	336,577	384,893	412,683	459,276
Health of School Children .. .. .	1,373,578	1,472,540	1,558,021	1,650,055	1,799,820	1,859,127	1,918,657
Encouragement of National Fitness .. .	89,568	109,696	148,046	139,421	177,286	179,437	310,015
Total, Preservation of Health .. .	1,751,638	1,844,433	2,011,000	2,126,053	2,361,999	2,451,247	2,687,948
Administration, Medical Services, etc., of Health and Child Welfare Departments ..	1,107,918	1,228,159	1,360,788	1,618,825	1,843,560	1,996,613	2,229,411
Botanic Gardens, Parks, etc. .. .	231,525	241,562	331,619	260,882	267,327	344,750	707,585
Recreation Facilities .. .. .	15,089	15,500	23,000	20,000	20,000	20,119	20,342
Total, Public Health and Recreation ..	26,393,225	27,716,027	32,255,462	33,400,370	35,579,307	36,807,241	36,497,274
Social Amelioration—							
Relief of Destitute, Blind, Aged, etc. ..	2,502,832	2,477,292	2,670,253	2,896,736	3,276,983	3,518,692	4,041,522
Deserted Wives, Widows, and Children ..	530,305	577,083	635,136	640,891	752,254	748,725	821,646
Widows' Pensions (including Child Allowances) .. .. .	82,037	70,302	63,027	53,838	49,229	46,762	30,442
Legal Aid .. .. .	31,482	57,540	42,565	48,900	58,324	66,924	81,881
Care of Aborigines .. .. .	205,028	204,576	239,541	250,658	280,838	344,438	302,700
Workmen's Compensation (Broken Hill) ..	53,146	48,705	48,220	47,980	41,898	40,921	38,373
Food Relief and Cash Assistance .. .	201,567	194,283	183,875	210,897	316,847	362,446	447,558
Administration .. .. .	157,733	170,423	208,896	230,263	270,016	296,271	349,466
Housing .. .. .	1,406,677	401,927	377,174	318,019	400,024	767,341	1,816,010
Miners' Superannuation .. .. .	80,000	80,000	80,000	80,000	80,000	80,000	80,000
Total, Social Amelioration .. .. .	5,250,807	4,282,131	4,548,687	4,778,182	5,526,413	6,272,520	8,009,598
War Obligations—							
National Emergency Services, etc. .. .	32,445	39,412	48,085	56,987	69,123	73,248	84,481
Assistance and Concessions to members and ex-members of Fighting Forces, etc. ..	362,753	361,728	400,707	412,726	409,584	409,908	502,846
Total, War Obligations .. .. .	395,198	401,140	448,792	469,713	478,707	483,156	587,327
Development and Maintenance of State Resources—							
Land Settlement .. .. .	1,700,499	1,780,886	1,945,104	2,162,443	2,280,819	2,370,733	2,571,899
Immigration .. .. .	29,678	27,963	25,134	23,657	23,425	21,981	27,165
Mining .. .. .	427,130	443,171	486,736	540,116	631,301	708,910	829,010
Agricultural and Pastoral .. .. .	4,087,703	5,246,175	5,579,033	6,614,196	6,727,375	7,290,422	9,312,843
Forestry .. .. .	1,286,600	1,312,588	1,283,577	1,333,515	1,564,091	1,499,337	1,641,319
Fisheries .. .. .	81,309	81,553	83,588	122,800	86,776	98,552	107,630
Navigation .. .. .	687,460	803,643	673,994	709,202	685,527	705,314	790,197
Water Conservation and Irrigation .. .	594,999	621,756	629,764	717,160	819,039	819,383	1,164,421
Public Works—Roads, Bridges, Harbours, Electricity, etc.* .. .	4,604,236	4,061,968	4,902,066	5,017,149	5,351,178	5,768,938	6,848,810
Resumed Properties .. .. .	198,889	184,873	201,449	241,840	345,201	458,944	675,849
Developmental Railways—Country .. .	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	800,000	800,000
Assistance to Transport Undertakings† ..	975,000	975,000	975,000	975,000	975,000	975,000	1,725,000
Government Tourist Bureau and Resorts .. .. .	385,731	388,434	415,060	438,697	449,834	408,713	375,297
Newcastle Floating Dock, Ship-building, etc. .. .. .	17,500	10,000	10,500	4,103	8,759	15,121	134,866
Decentralisation of Industry .. .. .	80,633	250,000	100,000	175,000	175,000	500,500	501,550
Total, State Resources, etc. .. .	16,157,367	17,188,010	18,311,005	20,074,878	21,123,325	22,441,848	27,505,856
Local Government—							
Valuer-General .. .. .	392,323	455,525	483,873	534,317	595,608	617,991	664,734
Endowments and Grants to Councils .. .	503,732	489,958	569,288	600,716	1,098,001	1,641,328	1,703,744
Administrative Expenses .. .. .	167,891	186,775	210,208	236,083	253,365	259,448	371,936
Total, Local Government .. .. .	1,063,946	1,132,258	1,263,369	1,371,116	1,946,974	2,518,767	2,740,414
Public Debt Charges—							
Interest .. .. .	11,068,719	11,904,988	15,049,002	16,839,957	18,503,330	21,038,553	22,659,086
Exchange on Interest .. .. .	572,919	628,482	787,033	915,061	979,649	1,096,344	1,142,492
Sinking Fund .. .. .	2,360,728	2,588,297	3,168,919	3,630,495	3,837,488	4,299,828	4,973,676
Total, Public Debt Charges .. .. .	14,002,366	15,121,767	19,004,954	21,385,513	23,320,467	26,434,725	28,775,254
Commonwealth Advances—							
Interest .. .. .	131,000	182,621	197,455	250,346	248,635	260,994	278,484
Principal Repaid .. .. .	19,655	31,506	33,548	45,621	47,332	76,074	117,570
Total, Commonwealth Advances .. .	150,655	214,127	231,003	295,967	295,967	337,068	396,054
Total Payments from Consolidated Revenue Fund‡ .. .. .	130,579,145	139,291,002	156,270,842	172,497,557	186,050,600	199,650,068	218,577,378

\* See note † on previous page.

† Grants to Railways (£800,000 in each year), Omnibuses and Trams (£175,000 in each year), and Railways Retirement Fund (£750,000 in 1963-64) towards cost of superannuation.

‡ See note \*, Table I.

¶ Revised.

# No. 4. Consolidated Revenue Fund: Receipts and Payments Per Head of Population, 1957-58 to 1963-64

Classification of Receipts and Payments	Year ended 30th June						
	1958	1959	1960	1961	1962	1963	1964
RECEIPTS							
Receipts from Commonwealth for—	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Interest on Public Debt .. .. .	16 0	15 8	15 5	15 1	14 9	14 6	14 3
General Purposes Grants* .. .	19 17 5	20 8 5	22 0 0	23 14 8	25 14 1	26 17 9	27 19 3
Hospital Benefits .. .. .	10 8	12 6	14 6	13 5	12 2	7 5	2 8
Tuberculosis Campaign .. .. .	9 6	9 7	7 5	6 9	7 8	8 10	9 4
Pharmaceutical Benefits .. .. .	2 8	3 3	3 10	4 7	5 11	7 1	8 1
Blood Transfusion Service .. .. .	...	...	...	3	3	3	3
Supply of Milk to School Children .. .. .	6 3	6 5	6 9	6 7	6 9	6 7	6 6
Cattle Tick Eradication .. .. .	2 11	3 1	2 6	2 8	1 7	1 9	1 4
Herd Recording .. .. .	2	2	2	2	2	2	2
Taxation .. .. .	9 9 11	10 1 2	11 7 6	11 7 6	11 18 4	13 3 0	14 16 4
Land Revenue .. .. .	1 9 0	1 3 3	1 5 4	1 7 1	1 8 6	1 7 8	1 16 2
Fees and Charges for Services Rendered .. .. .	2 12 5	2 13 9	2 18 1	3 5 1	2 19 7	3 4 7	3 12 9
General Miscellaneous Receipts .. .. .	2 10 5	2 14 11	2 16 4	3 0 5	3 2 11	3 7 3	3 13 10
Total Receipts .. .. .	38 7 4	39 12 2	42 17 10	45 4 3	47 12 8	50 6 10	54 0 11
PAYMENTS							
Legislature and General Administration .. .. .	2 17 7	2 16 4	2 16 10	3 4 9	3 7 0	3 10 6	3 12 1
Adjustment of Old Accounts .. .. .	1 8	4	1 7	4	4	10	5
Maintenance of Law, Order, and Public Safety .. .. .	3 18 11	4 5 2	4 8 11	4 15 4	5 0 5	5 4 4	5 10 5
Regulation of Trade and Industry .. .. .	3 10	4 2	4 5	4 10	5 4	5 3†	5 6
Education .. .. .	11 0 9	12 1 10	13 5 7	14 16 11	15 16 0	16 12 0†	18 2 7
Science, Art, and Research .. .. .	4 5	5 3	5 8	5 11	6 2	6 10	7 3
Public Health and Recreation .. .. .	7 4 4	7 8 9	8 10 1	8 12 4	9 0 3	9 3 4	8 18 7
Social Amelioration .. .. .	1 8 8	1 3 0	1 4 0	1 4 8	1 8 0	1 11 3	1 19 3
War Obligations .. .. .	2 2	2 2	2 4	2 6	2 5	2 5	2 11
Development and Maintenance of State Resources .. .. .	4 8 4	4 12 3	4 16 6	5 3 7	5 7 0	5 11 10	6 14 7
Local Government .. .. .	5 10	6 1	6 8	7 1	9 10	12 6	13 5
Total Ordinary Departmental .. .. .	31 16 6	33 5 4	36 2 7	38 18 3	41 2 9	43 1 1	46 7 0
Public Debt Charges (Interest, Exchange, and Sinking Fund) .. .. .	3 16 6	4 1 2	5 0 2	5 10 4	5 18 2	6 11 8	7 0 10
Commonwealth Advances—Interest and Principal Repaid .. .. .	10	1 2	1 3	1 6	1 6	1 8	2 0
Total Payments .. .. .	35 13 10	37 7 8	41 4 0	44 10 1	47 2 5	49 14 5	53 9 10

\* Financial assistance grants in 1959-60 and later years; tax reimbursement (formula and supplementary) grants in earlier years.

† Revised.

## No. 5. State Taxation Collections, 1953-54 to 1963-64

Year ended 30th June	Death Duties	Stamp Duties *	Land Tax	Racing and Betting	Liquor Licences	Motor Taxes, Registrations, Licences, etc. †	Poker Machine Taxes‡		Other ¶	Total State Taxes	
							Basic Licence Tax	Supplementary Tax		Paid to Consolidated Revenue Fund	Total
TOTAL COLLECTIONS											
	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000
1954	8,014	5,645	2	2,890	2,428	10,645	...	...	125	19,104	29,749
1955	9,589	6,314	2	2,789	2,418	10,847	...	...	120	21,232	32,079
1956	9,753	8,261	2	2,923	2,972	10,880	...	...	140	24,051	34,931
1957	10,891	9,904	3,348	2,903	3,123	12,109	763	...	154	30,323	43,195
1958	10,756	11,387	6,002	2,953	3,460	12,981	835	...	178	34,736	48,552
1959	12,044	12,559	6,205	2,800	3,692	15,628	905	...	173	37,473	54,006
1960	14,465	15,230	6,622	2,957	3,700	17,039	1,265	...	173	43,147	61,451
1961	13,730	15,135	8,449	2,861	3,750	17,803	1,677	...	175	44,100	63,580
1962	15,861	14,709	9,285	2,893	4,132	18,610	1,772	...	171	47,051	67,433
1963	17,780	16,308§	10,144	2,984	4,780	22,636§	1,972	1,307	180	52,805	78,091
1964	19,786	18,776	12,050	2,998	5,110	28,400	2,225	3,409	205	60,551	92,959
AMOUNT PER HEAD OF POPULATION											
	£ s. d.	£ s. d.	£ s. d.	s. d.	£ s. d.	£ s. d.	s. d.	s. d.	s. d.	£ s. d.	£ s. d.
1954	2 7 1	1 13 2	...	17 0	14 3	3 2 6	...	...	9	5 12 3	8 14 9
1955	2 15 5	1 16 6	...	16 1	14 0	3 2 9	...	...	8	6 2 8	9 5 5
1956	2 15 4	2 6 11	...	16 5	16 11	3 1 9	...	...	10	6 16 5	9 18 2
1957	3 0 8	2 15 2	18 8	16 2	17 5	3 7 6	4 3	...	11	8 9 0	12 0 9
1958	2 18 10	3 2 2	1 12 10	16 2	18 11	3 10 11	4 7	...	1 0	9 9 11	13 5 5
1959	3 4 8	3 7 5	1 13 4	15 0	19 10	4 3 11	4 10	...	11	10 1 2	14 9 11
1960	3 16 3	4 0 4	1 14 11	15 7	19 6	4 9 10	6 8	...	11	11 7 6	16 4 0
1961	3 10 10	3 18 1	2 3 7	14 9	19 4	4 11 11	8 8	...	11	11 7 6	16 8 1
1962	4 0 4	3 14 6	2 7 0	14 8	1 0 11	4 14 3	9 0	...	11	11 18 4	17 1 7
1963§	4 8 5	4 1 1	2 10 7	14 11	1 3 11	5 12 9	9 10	6 6	1 0	13 3 0	19 9 0
1964	4 16 9	4 11 10	2 19 0	14 7	1 5 0	6 19 1	10 1	16 7	1 2	14 16 4	22 14 1

\* Excludes stamp duty on betting tickets (included in "Racing and Betting") and transfers of motor vehicle registrations (included in "Motor Taxes").

† All motor taxes, etc. except stamp duty on transfers of vehicle registrations (£629,227 in 1962-63 and £1,626,113 in 1963-64) are paid into special road and traffic funds. Proceeds of the stamp duty (introduced in 1962-63) are paid into Consolidated Revenue Fund.

‡ Until 1958-59, paid to Hospital Fund. From 1959-60, part paid to Housing Account (£125,000 in 1959-60, £250,000 in 1960-61 and 1961-62, £375,000 in 1962-63, and £500,000 in 1963-64) and balance paid to Hospital Fund.

¶ Includes arrears of State Income Tax levied before 1942-43.

§ Revised.

## No. 6. Income Tax and Social Services Contribution Payable on Incomes Derived by Individuals, 1961-62 to 1964-65

The Commonwealth Government is the sole authority in Australia levying taxation on incomes. The tax on incomes is imposed as a single levy called Income Tax and Social Services Contribution.

This table gives examples of the amount of tax payable on incomes derived by individuals in recent years. The "Actual Incomes" are amounts of income before any deductions of a concessional nature have been made. In calculating the tax payable, no allowance has been made for concessional deductions other than for the dependants indicated in the headings.

Actual Income	Tax Payable on Income Derived from All Sources in 1961-62 or 1962-63				Tax Payable on Income Derived from All Sources in 1963-64				Tax Payable on Income Derived from All Sources in 1964-65			
	Person Without Dependants	Person With Dependants			Person Without Dependants	Person With Dependants			Person Without Dependants	Person With Dependants		
		Wife	Wife and Child	Wife and Two Children		Wife	Wife and Child	Wife and Two Children		Wife	Wife and Child	Wife and Two Children
£	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.
200	2 7	...	...	...	...	...	...	...	...	...	...	...
250	4 11	10	...	...	4 11	...	...	...	4 16	...	...	...
300	7 10	1 4	...	...	7 10	...	...	...	7 18	...	...	...
350	11 10	2 13	11	...	11 10	...	...	...	12 2	...	...	...
400	15 9	5 0	1 8	...	15 9	5 0	...	...	16 5	5 5	...	...
500	25 15	12 0	5 10	2 8	25 15	12 0	5 10	...	27 2	12 13	5 16	...
600	37 12	21 6	12 15	7 12	37 12	21 6	12 15	7 12	39 12	22 8	13 8	8 0
800	66 2	45 5	33 12	25 17	66 2	45 5	33 12	25 17	69 12	47 13	35 7	27 4
1,000	100 19	75 11	61 0	51 4	100 19	75 11	61 0	51 4	106 5	79 11	64 4	53 18
1,250	153 15	123 0	104 4	92 0	153 15	123 0	104 4	92 0	161 17	129 9	109 14	96 17
1,500	214 11	178 16	157 10	142 7	214 11	178 16	157 10	142 7	225 17	188 4	165 16	149 17
1,750	282 9	242 5	218 13	201 19	282 9	242 5	218 13	201 19	297 6	255 0	230 3	212 11
2,000	357 9	313 17	286 18	268 13	357 9	313 17	286 18	268 13	376 5	330 7	302 0	282 16
2,500	528 9	477 11	446 19	425 2	528 9	477 11	446 19	425 2	556 5	502 14	470 9	447 9
3,000	716 1	660 0	625 6	601 13	716 1	660 0	625 6	601 13	753 15	694 15	658 4	633 6
4,000	1,136 9	1,073 12	1,033 12	1,005 1	1,136 9	1,073 12	1,033 12	1,005 1	1,196 5	1,130 2	1,088 0	1,057 19
5,000	1,616 4	1,546 0	1,501 7	1,469 8	1,616 4	1,546 0	1,501 7	1,469 8	1,701 5	1,627 7	1,580 7	1,546 15
6,000	2,138 14	2,063 19	2,016 8	1,982 9	2,138 14	2,063 19	2,016 8	1,982 9	2,251 5	2,172 12	2,122 11	2,086 16
8,000	3,239 2	3,160 8	3,110 7	3,074 12	3,239 2	3,160 8	3,110 7	3,074 12	3,409 12	3,326 15	3,274 1	3,236 8
10,000	4,387 0	4,304 19	4,252 14	4,215 8	4,387 0	4,304 19	4,252 14	4,215 8	4,617 18	4,531 10	4,476 11	4,437 6
12,500	5,891 3	5,805 3	5,750 8	5,711 6	5,891 3	5,805 3	5,750 8	5,711 6	6,201 5	6,110 14	6,053 1	6,011 18
15,000	7,395 7	7,309 6	7,254 12	7,215 9	7,395 7	7,309 6	7,254 12	7,215 9	7,784 12	7,694 0	7,636 8	7,595 4



# No. 7. Commonwealth Income Tax Assessments on Incomes Derived by Individuals Resident in New South Wales, 1959-60 to 1961-62

(Assessments on incomes of companies are not included)

Grade of Actual Income	1959-60 Incomes					1960-61 Incomes					1961-62 Incomes				
	Taxpayers	Taxable Income			Tax Assessed ‡	Taxpayers	Taxable Income			Tax Assessed ‡	Taxpayers	Taxable Income			Tax Assessed ‡
		Salaries and Wages *	Other †	Total			Salaries and Wages *	Other †	Total			Salaries and Wages *	Other †	Total	
£	No.	£000	£000	£000	£000	No.	£000	£000	£000	£000	No.	£000	£000	£000	£000
Under 200 .. ..	55,604	6,936	1,332	8,268	65	54,299	6,737	1,359	8,096	67	55,571	6,777	1,450	8,227	65
200 to 299 .. ..	64,382	12,293	2,633	14,926	256	65,507	12,400	2,729	15,129	272	62,647	11,666	2,726	14,392	245
300 " 399 .. ..	75,589	20,032	3,855	23,887	693	74,421	19,734	3,833	23,567	725	70,935	18,269	4,091	22,360	652
400 " 499 .. ..	85,733	28,842	5,495	34,337	1,376	88,302	29,826	5,598	35,424	1,501	86,292	28,768	5,819	34,587	1,395
Total, £499 and under ..	281,308	68,103	13,315	81,418	2,390	282,529	68,697	13,519	82,216	2,565	275,445	65,480	14,086	79,566	2,357
500 to 599 .. ..	94,582	38,426	7,368	45,794	2,335	98,075	39,937	7,491	47,423	2,550	94,993	38,256	7,674	45,930	2,348
600 " 699 .. ..	107,559	52,276	8,648	60,924	3,682	107,395	51,663	8,948	60,611	3,865	105,688	50,621	8,850	59,471	3,595
700 " 799 .. ..	110,686	60,750	9,837	70,587	4,830	109,231	60,058	10,020	70,078	5,086	108,943	60,015	10,086	70,101	4,857
800 " 899 .. ..	114,505	67,681	11,112	78,793	5,856	107,648	64,456	11,168	75,624	6,011	107,522	64,645	11,327	75,972	5,775
900 " 999 .. ..	129,432	84,035	12,022	96,057	7,678	118,213	76,735	12,043	88,778	7,561	119,165	78,536	12,264	90,800	7,435
Total, £999 and under ..	838,072	371,271	62,302	433,573	26,771	823,091	361,546	63,189	424,735	27,638	811,756	357,553	64,287	421,840	26,367
1,000 to 1,099 .. ..	129,623	91,396	12,337	103,733	8,926	126,299	90,048	12,759	102,807	9,458	128,853	91,940	12,857	104,797	9,176
1,100 " 1,199 .. ..	118,967	91,137	12,271	103,408	9,554	119,168	90,154	12,573	102,727	9,986	124,401	96,534	12,744	109,278	10,238
1,200 " 1,299 .. ..	100,451	81,571	12,016	93,587	9,187	108,292	88,328	12,648	100,976	10,460	112,021	93,112	12,680	105,792	10,511
1,300 " 1,399 .. ..	77,709	66,600	11,586	78,186	8,149	89,498	78,188	11,902	90,090	9,924	92,017	80,776	12,483	93,259	9,816
1,400 " 1,499 .. ..	60,560	54,899	10,973	65,872	7,288	70,818	65,369	11,407	76,776	8,983	72,156	67,248	11,951	79,199	8,885
1,500 " 1,999 .. ..	151,669	149,644	46,120	195,764	24,873	184,825	190,257	48,082	238,339	32,044	188,435	192,419	49,915	242,334	30,941
Total, £1,999 and under ..	1,477,051	906,518	167,605	1,074,123	94,748	1,521,991	963,890	172,560	1,136,450	108,493	1,529,639	979,582	176,917	1,156,499	105,934
2,000 to 2,999 .. ..	69,458	70,297	60,126	130,423	21,851	82,461	91,120	61,859	152,979	27,046	89,959	103,163	63,425	166,588	28,024
3,000 " 3,999 .. ..	19,215	19,019	35,784	54,803	12,117	21,225	24,570	35,331	59,901	13,990	23,013	28,055	36,264	64,319	14,247
4,000 " 4,999 .. ..	8,413	9,229	22,867	32,096	8,562	8,838	11,018	22,446	33,464	9,427	9,539	12,391	23,217	35,608	9,467
Total, £4,999 and under ..	1,574,137	1,005,063	286,382	1,291,445	137,278	1,634,515	1,090,598	292,196	1,382,794	158,956	1,652,150	1,123,191	299,823	1,423,014	157,672
5,000 to 9,999 .. ..	9,636	13,382	42,077	55,459	19,253	10,098	15,755	42,154	57,909	21,223	10,519	16,454	43,349	59,803	20,752
10,000 " 14,999 .. ..	1,163	2,823	9,851	12,674	5,702	1,156	2,955	9,517	12,472	5,945	1,182	2,981	9,667	12,648	5,661
15,000 and over .. ..	557	1,905	9,599	11,504	6,201	562	2,232	9,241	11,473	6,308	576	2,157	9,908	12,065	6,409
Total, All Incomes ..	1,585,493	1,023,173	347,909	1,371,082	168,434	1,646,331	1,111,540	353,108	1,464,648	192,432	1,664,427	1,144,783	362,747	1,507,530	190,494

\* Salaries, wages, and like payments paid to the taxpayer as an employee, and superannuation and pension payments.  
† Business and professional income, and income from property.  
‡ Income Tax and Social Services Contribution.

**No. 8. Road and Traffic Funds: Receipts and Payments, 1957-58 to 1963-64**

Receipts by the State from the taxation and registration of road transport vehicles, licensing of drivers, etc., are paid into special funds for road and traffic purposes, as shown below. Payments for specified services represent actual payments during each year; payments to road making authorities consist almost entirely of transfers to the Main Roads Funds, particulars of which are shown in Table 9.

Particulars	Year ended 30th June						
	1958	1959	1960	1961	1962	1963	1964
	£	£	£	£	£	£	£
<b>RECEIPTS</b>							
Road Transport and Traffic Fund—							
Registration Fees, Drivers' Licences, etc.	2,961,914	3,180,001	3,440,395	3,659,680	3,855,986	4,852,896	6,062,897
Exchange, Search Fees and Miscellaneous	107,573	118,495	133,271	146,282	152,963	187,880	233,410
State Government Grant	...	...	...	...	20,000	...	...
Total*	3,069,487	3,298,496	3,573,666	3,805,962	4,028,949	5,040,776	6,296,307
Public Vehicles Fund—							
Tax on Public Motor Vehicles	258,903	221,532	225,550	234,344	240,607	250,021	253,554
Service Licence Fees (Motor Omnibus)	25,679	28,070	28,666	30,971	33,144	33,555	33,145
Commonwealth Aid Roads Grant	63,583	109,000	109,000	109,000	109,000	109,000	109,000
Total	348,165	358,602†	363,216†	374,315	382,751	392,576	395,699
State Transport (Co-ordination) Fund—							
Licence Fees	132,549	140,774	153,417	164,162	172,057	181,295	196,175
Charges on Commercial Motor Transport—							
Passenger	30,018	28,459	28,195	29,416	26,715	33,805	32,588
Goods	1,142,191	1,155,765	1,253,992	1,259,697	1,358,070	1,418,404	1,549,956
Permits, etc.	10,676	11,491	11,302	11,223	11,923	12,541	12,696
Fines, Penalties and Miscellaneous	21,035	13,179	13,510	9,742	10,618	8,997	15,411
Total	1,336,469	1,349,668	1,460,416	1,474,240	1,579,383	1,655,042	1,806,826
Main Roads and Developmental Roads, Special Deposits Accounts—							
Tax on Motor Vehicles (other than Public Motor Vehicles)	8,278,028	8,476,963	8,752,679	8,896,734	9,308,768	11,219,539	14,017,043
Road Maintenance Contributions	140,979	2,385,111	3,145,034	3,515,660	3,602,579	4,005,201	4,616,101
Total	8,419,007	10,862,074	11,897,713	12,412,394	12,911,347	15,224,740	18,633,144
Total, All Funds—							
Tax on Motor Vehicles	8,536,931	8,698,495	8,978,229	9,131,078	9,549,375	11,469,560	14,270,597
Registration Fees, Drivers' Licences, etc.	2,961,914	3,180,001	3,440,395	3,659,680	3,855,986	4,852,896	6,062,897
Special Licences, Fees and Charges on Commercial Motor Vehicles	1,482,092	3,749,670	4,620,606	5,011,129	5,204,488	5,684,801	6,440,661
Commonwealth Aid Roads Grant	63,583	109,000	109,000	109,000	109,000	109,000	109,000
State Government Grant	...	...	...	...	20,000	...	...
Miscellaneous—Exchange, Searches, etc.	128,608	131,674	146,781	156,024	163,581	196,877	248,821
Total Receipts*	13,173,128	15,868,840†	17,295,011†	18,066,911	18,902,430	22,313,134	27,131,976
<b>PAYMENTS</b>							
Road Transport and Traffic Fund—							
Administration, Traffic and Transport Control	2,903,491	2,865,576	3,193,307	3,574,447	3,655,235	4,086,508	4,483,857
Provision of Traffic Facilities	101,240	103,048	129,774	207,654	358,384	489,245	685,143
Payments to Road-making Authorities	64,756	223,165	199,585	23,861	15,330	465,023	1,127,307
Total*	3,069,487	3,191,789†	3,522,666†	3,805,962	4,028,949	5,040,776	6,296,307
Public Vehicles Fund—							
Provision of Traffic Facilities	101,785	106,151	110,633	190,576	56,973	43,301	46,142
Payments to Road-making Authorities	263,935	288,170	290,873	302,467	311,563	313,805	310,925
Payments to Department of Government Transport	12,286	13,422	13,634	14,639	15,542	16,197	15,831
Total	378,006	407,743	415,140	507,682	384,078	373,303	372,898
State Transport (Co-ordination) Fund—							
Administration, Transport Control	259,461	284,167	319,215	409,609	453,981	450,952	528,188
Payments to Railways	750,000	...	1,000,000	1,000,000	1,000,000	1,000,000	1,700,000
Payments to Department of Government Transport	1,297	1,163	1,234	1,339	979	886	911
Refunds to Road Hauliers of charges made in respect of Interstate Journeys	235,879	230,374	867,620	155,027	152,640	28,107	4,323
Total	1,246,637	515,704	2,188,069	1,565,975	1,607,600	1,479,945	2,233,422
Main Roads and Developmental Roads, Special Deposits Accounts—							
Payments to Road-making Authorities	8,419,007	10,862,074	11,897,713	12,412,394	12,911,347	15,224,740	18,633,144
Total, All Funds—							
Administration, Traffic and Transport Control	3,162,952	3,149,743	3,512,522	3,984,056	4,109,216	4,537,460	5,012,045
Provision of Traffic Facilities	203,025	209,199	240,407	398,230	415,357	532,546	731,285
Payments to Road-making Authorities	8,747,698	11,373,409	12,388,171	12,738,722	13,238,240	16,003,568	20,071,376
Payments to Railways and Department of Government Transport	763,583	14,585	1,014,868	1,015,978	1,016,521	1,017,083	1,716,742
Refunds to Road Hauliers of charges made in respect of Interstate Journeys	235,879	230,374	867,620	155,027	152,640	28,107	4,323
Total Payments*	13,113,137	14,977,310†	18,023,588†	18,292,013	18,931,974	22,118,764	27,535,771

\* Commonwealth grants for road safety campaign, etc. have been deducted from both receipts and payments; these amounted to £26,250, £24,375, £22,500, £17,500, £13,428, £13,038, and £12,595 in the respective years from 1957-58 to 1963-64.

† Excludes transfer from Road Transport and Traffic Fund to Public Vehicles Fund (£106,707 in 1958-59 and £51,000 in 1959-60).

**No. 9. Main Roads Funds\*: Revenue and Expenditure, 1957-58 to 1963-64**

Particulars	1957-58	1958-59	1959-60	1960-61	1961-62	1962-63	1963-64
	£	£	£	£	£	£	£
<b>REVENUE†</b>							
Motor Vehicle Taxes and Registration and Licence Fees .. .. .	8,444,589	10,727,126	11,850,477	12,432,316	12,683,234	15,163,302	19,340,996
Commonwealth Aid Roads Grants .. .. .	6,468,726	6,926,549	7,719,608	8,239,061	8,936,462	9,539,785	10,308,711
State Government Grants .. .. .	400,000	150,000	450,000	275,000	673,000	151,000	75,000
Government Contributions for Specific Works .. .. .	358,903	447,912	549,728	482,689	268,572	257,410	186,597
Local Authorities' Contributions .. .. .	1,119,731	1,384,927	1,649,122	1,858,878	2,269,554	2,367,351	2,881,593
Other .. .. .	45,296	46,204	83,179	154,816	160,759	138,361	171,508
<b>Total Revenue† .. .. .</b>	<b>16,837,245</b>	<b>19,682,718</b>	<b>22,302,114</b>	<b>23,442,760</b>	<b>24,991,581</b>	<b>27,617,209</b>	<b>32,964,405</b>
<b>EXPENDITURE‡</b>							
Roads and Bridges—							
Construction .. .. .	9,464,733	10,508,109	13,883,723	17,731,562	18,936,979	18,999,757	24,099,506
Maintenance .. .. .	6,096,227	5,908,649	6,352,014	6,137,466	6,343,148	6,330,559	8,104,262
Administration .. .. .	614,098	705,745	824,203	912,675	1,128,740	1,315,814	1,409,931
Interest, Exchange, and Flotation Expenses .. .. .	184,067	190,789	202,439	227,238	252,649	282,872	493,133
Other .. .. .	202,179	212,895	351,394	542,127	531,783	620,891	687,888
<b>Total Expenditure‡ .. .. .</b>	<b>16,561,304</b>	<b>17,526,187</b>	<b>21,613,773</b>	<b>25,551,068</b>	<b>27,193,299</b>	<b>27,549,893</b>	<b>34,794,720</b>

\* All funds combined.

† Excludes repayable advances by the State Government (£150,000 in 1957-58, £800,000 in 1959-60, £575,000 in 1960-61, £635,000 in 1961-62, £890,000 in 1962-63, and £2,010,000 in 1963-64) and transfers from Sydney Harbour Bridge Accounts (£100,000 in 1958-59, £362,000 in 1959-60, £768,000 in 1960-61, £1,822,000 in 1961-62, £2,081,000 in 1962-63, and £1,539,000 in 1963-64).

‡ Excludes—

(a) debt redemption (£39,966, £340,790, £45,990, £448,816, £53,075, £117,088, and £121,996 respectively, in the years covered by the table);

(b) the purchase of assets which are subject to depreciation charges (the charges being included in expenditure on "roads and bridges" or "administration"). (The purchase of assets which are not subject to depreciation charges is included in "other" expenditure.)

**No. 10. Sydney Harbour Bridge Account: Revenue and Expenditure, 1957-58 to 1963-64**

Particulars	Year ended 30th June						
	1958	1959	1960	1961	1962	1963	1964
	£	£	£	£	£	£	£
<b>REVENUE</b>							
Tolls—							
Road Vehicles and Passengers .. .. .	836,897	891,985	1,079,311	1,470,760	1,575,180	1,691,787	1,803,442
Railway Passengers .. .. .	139,908	147,825	146,335	141,149	143,285	139,321	140,839
Tramway and Omnibus Passengers .. .. .	17,641	15,840	17,911	16,125	15,804	15,369	15,301
<b>Total Tolls .. .. .</b>	<b>994,446</b>	<b>1,055,650</b>	<b>1,243,557</b>	<b>1,628,034</b>	<b>1,734,269</b>	<b>1,846,477</b>	<b>1,959,582</b>
Rents .. .. .	25,206	23,424	22,125	25,504	38,463	85,108	46,787
Other .. .. .	1,660	934	525	905	1,971	1,009	605
<b>Total Revenue .. .. .</b>	<b>1,021,312</b>	<b>1,080,008</b>	<b>1,266,207</b>	<b>1,654,443</b>	<b>1,774,703</b>	<b>1,932,594</b>	<b>2,006,974</b>
<b>EXPENDITURE</b>							
Debt Charges—							
Interest .. .. .	246,770	252,720	258,900	790,690	371,970	374,170	378,120
Exchange .. .. .	11,808	13,315	12,620	43,650	19,030	20,080	19,300
Sinking Fund .. .. .	101,968	106,600	112,920	164,520	133,850	140,330	146,720
Loan Management .. .. .	820	1,035	690	3,080	1,250	1,190	1,120
Loan Flotation .. .. .	42,221	46,750	41,340	46,110	34,590	31,220	28,810
<b>Total Debt Charges .. .. .</b>	<b>403,587</b>	<b>420,420</b>	<b>426,470</b>	<b>1,048,050*</b>	<b>560,690</b>	<b>566,990</b>	<b>574,070</b>
Toll Collection .. .. .	85,214	109,136	150,691	161,860	179,400	188,776	204,256
Bridge Maintenance and Lighting .. .. .	150,055	140,057	183,719	252,900	288,133	278,528	318,388
Traffic Facilities .. .. .	11,647	15,379	31,177	29,297	40,329	30,442	30,113
Major Improvements (Roadways, Toll Gates, etc.) .. .. .	119,578	55,550	64,291	24,778	22,869	2,344	3,494
Other .. .. .	8,061	8,550	14,377	12,116	17,249	18,356	15,746
<b>Total Expenditure .. .. .</b>	<b>778,142</b>	<b>749,092</b>	<b>870,725</b>	<b>1,529,001</b>	<b>1,108,670</b>	<b>1,085,436</b>	<b>1,146,067</b>
<b>SURPLUS .. .. .</b>	<b>243,170</b>	<b>330,916</b>	<b>395,482</b>	<b>125,442</b>	<b>666,033</b>	<b>847,158</b>	<b>860,907</b>

\* In 1960-61, the capital debt of the Sydney Harbour Bridge was increased by £2,208,858 as a result of transfers, from the Railways and the Department of Public Works, of the cost of constructing the Circular Quay overhead roadway and of part of the cost of constructing the Cahill Expressway and associated works. Debt charges shown for 1960-61 include amounts applicable to previous years in respect of the debt transferred.

## No. II. State Enterprises (a): Revenue and Expenditure, Years ended 30th June, 1963 and 1964

Enterprise	Revenue	Expenditure				Surplus or Deficit (—)
		Working Expenses, etc.	Interest, Exchange, and Loan Flotation and Management	Depreciation (b)	Total	
	£	£	£	£	£	£
1962-63						
Electricity Commission of N.S.W.	59,824,019	34,560,507	9,077,269	15,312,021	58,949,797	874,222
State Coal Mines: Lithgow ..	757,491	629,429	26,008	101,900	757,337	154
Awaba ..	1,351,183	1,215,843(g)	1,758	121,005	1,338,606	12,577
Liddell ..	351,441	301,706(g)	5,500	43,616	350,822	619
Oakdale ..	587,860	426,013	72,769	87,904	586,686	1,174
Engineering and Ship Building (c)	4,231,352(k)	3,739,614	80,138(k)	95,027	3,914,779(k)	316,573(h)
Brickworks (c) ..	878,608(k)	742,530(k)	18,692	37,344	798,566(k)	80,042(h)
Metropolitan Meat Industry Board	3,027,946	2,865,771	36,720	90,802	2,993,293	34,653
Water Supply—						
South West Tablelands (d) ..	115,726	131,004	68,760	15,923	215,687	(—) 99,961
Junee (d) ..	20,174	19,135	11,203	4,042	34,380	(—) 14,206
Fish River (d) ..	203,263	19,771	139,333	19,325	178,429	24,834
Housing Commission ..	11,173,540	3,658,873	4,726,138	974,242	9,359,253	1,814,287(i)
Government Insurance Office (e) ..	20,054,166	18,216,635	...	...	18,216,635	1,837,531
Sydney Harbour Transport Board	316,530	330,594	26,060	47,636	404,290	(—) 87,760
Fish Markets ..	141,565	122,884	...	2,353	125,237	16,328
Grain Elevators Board of N.S.W. (f)	2,423,877	1,355,774	435,337	541,755	2,332,866	91,011
1963-64						
Electricity Commission of N.S.W.	63,147,474	35,627,923	9,610,254	15,986,708	61,224,885	1,922,589
State Coal Mines: Lithgow ..	682,631	579,956	24,082	106,623	710,661	(—) 28,030
Awaba ..	1,429,270	1,266,620(g)	...	121,616	1,388,236	41,034
Liddell ..	346,227	287,080(g)	5,500	52,906	345,486	741
Oakdale ..	633,790	472,935	58,260	101,487	632,682	1,108
Wyee ..	360,779	260,053	35,870	63,878	359,801	978
Engineering and Ship Building (c)	4,182,668	3,703,572	91,247	108,147	3,902,966	279,702(h)
Brickworks (c) ..	986,492	816,862	17,994	39,340	874,196	112,296(h)
Metropolitan Meat Industry Board	2,994,027	2,841,070	38,890	89,562	2,969,522	24,505
Water Supply—						
South West Tablelands (d) ..	114,633	136,334	69,680	16,962	222,976	(—) 108,343
Junee (d) ..	18,930	20,678	11,350	4,273	36,301	(—) 17,371
Fish River (d) ..	203,833	21,663	140,614	19,504	181,781	22,052
Housing Commission ..	11,753,483	4,064,902	5,139,020	1,031,949	10,235,871	1,517,612 (i)
Government Insurance Office (e) ..	22,934,147	21,050,803	...	...	21,050,803	1,883,344
Sydney Harbour Transport Board	328,362	352,748	26,440	47,973	427,161	(—) 98,799
Fish Markets (j) ..	119,017	100,747	...	1,679	102,426	16,591
Grain Elevators Board of N.S.W. (f)	2,819,411	1,606,410	471,811	622,195	2,700,416	118,995

(a) Business undertakings included in the State Budget (railways, omnibuses, and harbour services) are shown in Table I.

(b) Includes provision for renewals and repayment of capital in some enterprises.

(c) Accounts for year ended 31st March preceding.

(d) Accounts for year ended 31st December preceding.

(e) Fire, Marine, and General business; excludes Life Assurance.

(f) Accounts for year ended 31st October following.

(g) Includes provision for mine development.

(h) Includes provision for dividends to employees under profit-sharing schemes—Engineering and Shipbuilding: £187,041 in 1962-63, £157,794 in 1963-64; Brickworks: £47,947 in 1962-63, £49,179 in 1963-64.

(i) Result after allowing rebates of rents (£271,556 in 1962-63 and £371,728 in 1963-64).

(j) Particulars relate to the period 1st July, 1963 to 17th April, 1964. The Undertaking was transferred to the N.S.W. Fish Authority on 18th April, 1964.

(k) Revised.

## No. 12. Loan Expenditure on Works and Services, and Repayments to Loan Account, 1906-10 to 1963-64

Annual Average*	Gross Loan Expenditure	Repayments of Previous Years' Expenditure	Net Loan Expenditure	Year ended 30th June	Gross Loan Expenditure	Repayments of Previous Years' Expenditure	Net Loan Expenditure
	£	£	£		£	£	£
1906-10	2,248,947	157,127	2,091,820	1954	60,020,860	3,293,857	56,727,003
1911-15	7,032,586	357,577	6,675,009	1955	53,335,527	2,021,377	51,314,150
1916-20	6,996,935	479,126	6,517,809	1956	55,369,319	5,619,182	49,750,137
1921-25	11,829,369	1,220,688	10,608,681	1957	54,295,556	5,321,221	48,974,335
1926-30	12,594,670	1,183,143	11,411,527	1958	57,596,985	4,986,692	52,610,293
1931-35	6,700,108	712,895	5,987,213	1959	60,051,575	5,555,614	54,495,961
1936-40	8,103,669	1,961,692	6,141,977	1960	63,651,214	5,685,800	57,965,414
1941-45	3,787,497	1,280,200	2,507,297	1961	65,181,765	5,105,923	60,075,842
1946-50	16,015,110	1,227,544	14,787,566	1962	67,520,194	5,322,225	62,197,969
1951-55	54,885,929	2,652,073	52,233,856	1963	70,330,683	5,591,754	64,738,929
1956-60	58,192,930	5,433,702	52,759,228	1964	74,448,277	4,814,745	69,633,532

\* For years ended 30th June.

### No. 13. Distribution of Loan Expenditure on Works and Services, and Repayments to Loan Account, 1958-59 to 1963-64

Work or Service	Year ended 30th June					
	1959	1960	1961	1962	1963	1964
	£	£	£	£	£	£
GROSS EXPENDITURE						
Railways .. .. .	11,442,500	11,100,000	9,199,999	8,750,000	8,100,000	8,150,000
Tramways .. .. .	...	...	...	...	...	...
Omnibuses .. .. .	1,344,000	1,250,000	1,115,000	70,000	23,000	...
Sydney Harbour Transport Board .. .. .	50,000	50,000	50,000	50,000	...	50,000
Harbours and Rivers .. .. .	3,338,155	4,135,647	3,887,837	4,236,039	5,135,062	5,739,844
Roads, Bridges, and Punts .. .. .	181,206	717,371	722,990	958,998	1,033,232	1,337,331
Circular Quay Improvements .. .. .	119,843	128,066	36,360	48,683	21,422	19,462
Water Supply, Sewerage, and Drainage .. .. .	4,781,211	6,047,656	7,660,987	8,868,581	9,224,110	9,594,077
Water Conservation and Irrigation—						
Water and Drainage Trusts, etc. .. .. .	501,554	355,364	572,326	394,107	373,763	314,071
Murrumbidgee Irrigation Area .. .. .	191,681	168,710	186,328	...	...	...
Glenbawn Dam .. .. .	(—) 58,501	(—) 133,039	(—) 170,656	(—) 50,401	49,876	12,340
Burrundong Dam .. .. .	887,261	1,668,731	3,209,913	3,150,793	3,266,429	2,110,620
Keepit Storage Reservoir .. .. .	1,557,241	600,711	99,569	(—) 38,045	55,009	11,159
Gogeldrie Weir .. .. .	1,190,257	1,526,429	964,482	726,983	563,298	498,209
Lake Menindee Storage .. .. .	859,866	1,122,325	737,591	178,873	284,160	267,025
Other .. .. .	1,041,028	506,737	976,557	1,896,030	2,576,969	4,707,624
Land and Agriculture—						
War Service (1939-1945) Land Settlement .. .. .	2,298,616	1,389,372	569,057	98,809	104,191	19,357
General Closer Settlement Scheme .. .. .	...	...	1,000,000	808,593	499,619	691,846
Forestry .. .. .	155,550	250,000	400,000	600,000	492,419	700,000
Soil Conservation .. .. .	126,471	89,020	154,163	169,831	176,387	223,452
Other .. .. .	285,011	326,847	147,116	400,000	425,000	405,000
Grain Elevators and Equipment .. .. .	200,000	300,000	600,000	200,000	300,000	400,000
Industrial Undertakings, etc.—						
Engineering and Shipbuilding .. .. .	25,000	25,000	25,000	95,000	300,000	175,000
Brickworks and Tileworks .. .. .	39,409	22,924	35,466	33,770	48,304	20,263
Tourist Bureau and Resorts .. .. .	26,169	19,442	30,431	48,380	53,563	59,970
Abattoirs and Meat Distributing .. .. .	37	...	...	...	...	100,000
Coal Mines .. .. .	185,000	192,717	277,558	736,162	552,639	512,182
Electricity .. .. .	10,447,500	10,000,000	8,700,000	8,200,000	8,000,000	7,600,000
Housing .. .. .	69,600	27,000	268,000	400,000	384,059	35,000
Public Buildings, Sites, etc.—						
Administrative .. .. .	414,469	521,271	787,340	604,011	1,396,301	1,808,063
Courts, Police Stations, Gaols, etc. .. .. .	600,050	435,231	847,228	921,039	909,064	860,839
Educational and Scientific .. .. .	11,619,713	15,193,988	15,748,568	16,178,357	16,073,686	17,815,288
Hospitals and Charitable .. .. .	4,821,220	4,845,004	5,762,386	8,220,453	9,214,244	9,221,383
Recreation Reserves, Parks, Baths, etc. .. .. .	...	6,750	63,362	50,285	60,050	115,000
Miscellaneous .. .. .	1,074,645	486,523	205,375	234,866	323,740	520,482
Miscellaneous Works in Shires and Municipalities .. .. .	235,813	275,417	311,432	279,997	311,087	353,390
Other .. .. .	...	...	...	...	...	...
Total Gross Expenditure .. .. .	60,051,575	63,651,214	65,181,765	67,520,194	70,330,683	74,448,277
REPAYMENTS						
Railways .. .. .	676,927	633,762	61,267	280,420	181,318	413,936
Tramways .. .. .	26,430	51,267	297,000	16,711	31,908	14,760
Omnibuses .. .. .	30,674	34,008	45,964	61,379	92,290	171,090
Harbours and Rivers .. .. .	59,871	9,813	2,687	503,062	812,647	205,463
Roads, Bridges and Punts .. .. .	...	...	...	...	...	651
Circular Quay Improvements .. .. .	690	4,865	27,822	15,839	...	...
Water Supply, Sewerage, and Drainage .. .. .	129,666	256,754	508,098	886,362	877,423	1,055,732
Water Conservation and Irrigation .. .. .	416,958	293,976	1,025,192	358,422	377,009	379,071
Land and Agriculture .. .. .	2,218,099	3,254,867	2,177,603	1,603,151	1,752,730	1,190,039
Grain Elevators and Equipment .. .. .	...	33,333	48,333	78,333	88,333	103,333
Industrial Undertakings, etc. .. .. .	228,303	304,382	363,139	791,681	633,573	549,295
Housing .. .. .	1,462,829	168,794	68,684	72,187	81,960	189,401
Public Buildings, Sites, etc. .. .. .	291,101	628,455	465,256	641,221	649,540	530,931
Unemployment Relief Works .. .. .	14,066	11,524	14,878	13,457	13,023	11,043
Total Repayments .. .. .	5,555,614	5,685,800	5,105,923	5,322,225	5,591,754	4,814,745
NET EXPENDITURE ON WORKS AND SERVICES						
Total Net Expenditure .. .. .	54,495,961	57,965,414	60,075,842	62,197,969	64,738,929	69,633,532



**No. 14. Distribution of Loan Expenditure on Works and Services: Year ended 30th June, 1964, and Total to 30th June, 1964**

Work or Service	Expenditure and Repayments during 1963-64			Total Expenditure to 30th June, 1964	
	Gross Expenditure	Repayments	Net Expenditure		
	£	£	£	£	£
Railways .. .. .	8,150,000	413,936	7,736,064		337,875,624
Tramways: Sydney .. .. .	...	14,760	(—) 14,760	7,697,152	
Newcastle .. .. .	...	...	...	708,946	8,406,098
Omnibuses: Sydney .. .. .	...	168,781	(—) 168,781	14,401,987	
Newcastle .. .. .	...	2,309	(—) 2,309	1,427,737	15,829,724
Sydney Harbour Transport Board .. .. .	50,000	...	50,000		850,000
Harbours and Rivers .. .. .	5,739,844	205,463	5,534,381		61,773,924
Roads, Bridges, and Punts—					
Sydney Harbour Bridge and Associated Works .. .. .	...	...	...	10,110,752	
Other .. .. .	1,337,331	651	1,336,680	19,213,400	29,324,152
Circular Quay Improvements .. .. .	19,462	...	19,462		1,198,195
Water Supply, Sewerage, and Drainage—					
Metropolitan .. .. .	7,000,000	905,361	6,094,639	65,801,757	
Hunter District .. .. .	500,000	106,575	393,425	11,329,206	
Country Towns .. .. .	2,094,077	43,796	2,050,281	24,344,013	
Public Watering Places .. .. .	...	...	...	69,213	101,544,189
Water Conservation and Irrigation—					
Water and Drainage Trusts, etc. .. .. .	314,071	93,215	220,856	13,286,351	
Murrumbidgee Irrigation Area .. .. .	...	16,726	(—) 16,726	15,766,177	
River Murray Commission .. .. .	21,000	...	21,000	5,541,549	
Coomeealla Irr. Area & Murray River Settlement .. .. .	...	...	...	1,283,623	
Glenbawn Dam .. .. .	12,340	3,623	8,717	12,999,798	
Blowering Dam .. .. .	495,943	1,245	494,698	932,840	
Burrendong Dam .. .. .	2,110,620	97,035	2,013,585	16,424,052	
Wyangala Storage Reservoir .. .. .	3,299,283	14,298	3,284,985	7,149,149	
Lake Brewster Storage Reservoir .. .. .	...	...	...	561,678	
Keepit Storage Reservoir .. .. .	11,159	91	11,068	11,320,795	
Gogeldrie Weir .. .. .	498,209	14,944	483,265	6,067,715	
Lake Menindee Storage .. .. .	267,025	13,603	253,422	4,574,926	
Hunter River Valley Stabilization Works .. .. .	11,548	...	11,548	462,595	
Other .. .. .	879,850	124,291	755,559	5,372,305	101,743,553
Land and Agriculture—					
Old General Closer Settlement and Ex-servicemen (1914-1918) Settlement Schemes .. .. .	...	...	...	11,518,689	
War Service (1939-1945) Land Settlement .. .. .	19,357	882,677	(—) 863,320	25,211,654	
General Closer Settlement Scheme .. .. .	691,846	...	691,846	3,000,048	
Forestry .. .. .	700,000	100	699,900	7,192,243	
Soil Conservation .. .. .	223,452	...	223,452	2,654,615	
Other .. .. .	405,000	307,262	97,738	3,209,171	52,786,420
Grain Elevators and Equipment .. .. .	400,000	103,333	296,667		9,195,772
Industrial Undertakings, etc.—					
Engineering and Shipbuilding .. .. .	175,000	...	175,000	2,225,534	
Brickworks and Tileworks .. .. .	20,263	29,910	(—) 9,647	1,577,424	
Newcastle Dockyard .. .. .	...	...	...	959,032	
Tourist Bureau and Resorts .. .. .	59,970	3	59,967	593,225	
Abattoirs and Meat Distributing .. .. .	100,000	54,253	45,747	3,326,915	
Coal Mines .. .. .	512,182	451,293	60,889	3,751,589	
Electricity .. .. .	7,600,000	13,836	7,586,164	171,854,324	
Other .. .. .	...	...	...	307,015	184,595,058
Housing—					
Housing Commission—Emergency Housing .. .. .	...	48,470	(—) 48,470	357,806	
Advances to Home Purchasers .. .. .	...	9,851	(—) 9,851	437,726	
Other .. .. .	35,000	118,867	(—) 83,867	3,744,395	
Observatory Hill Resumed Area .. .. .	...	...	...	947,554	
Other .. .. .	...	12,213	(—) 12,213	1,930,774	7,418,255
Public Buildings, Sites etc.—					
Administrative .. .. .	1,808,063	14,832	1,793,231	10,384,145	
Courts, Police Stations, Gaols, etc. .. .. .	860,839	...	860,839	8,016,947	
Educational and Scientific—					
Public Schools .. .. .	13,510,717	36,165	13,474,552	110,401,583	
Technical Colleges and Technological Museums .. .. .	1,668,953	57	1,668,896	16,354,415	
Agricultural Colleges; Farms, etc. .. .. .	158,854	4,123	154,731	2,413,642	
University of New South Wales .. .. .	859,000	...	859,000	10,754,032	
Universities of Sydney and New England .. .. .	998,001	...	998,001	6,571,875	
Teachers' Training Colleges .. .. .	369,168	...	369,168	2,827,225	
Other—Libraries, Art Gallery, Observatory, etc. .. .. .	250,595	...	250,595	1,883,984	
Hospitals, etc.—					
Mental Hospitals .. .. .	1,878,785	467,695	1,411,090	13,346,785	
Subsidised Hospitals .. .. .	6,700,000	...	6,700,000	60,601,241	
State Hospitals and Homes .. .. .	214,081	...	214,081	2,568,235	
Child Welfare Farms, Homes, etc. .. .. .	288,517	...	288,517	2,676,615	
Aboriginal Stations .. .. .	140,000	158	139,842	1,095,919	
Recreation Reserves, Parks, Baths, etc. .. .. .	115,000	7,323	107,677	1,314,453	
Miscellaneous Buildings, Sites, etc. .. .. .	520,482	578	519,904	8,236,881	259,447,977
Local Government Works and Services—					
Miscellaneous Works carried out by Councils .. .. .	353,390	...	353,390		4,854,351
Unemployment Relief (including Grants and Repayable Advances to Councils) .. .. .	...	11,043	(—) 11,043		15,845,917
Immigration .. .. .	...	...	...		569,930
Other .. .. .	...	...	...		4,203,595
<b>Total, All Works and Services .. .. .</b>	<b>74,448,277</b>	<b>4,814,745</b>	<b>69,633,532</b>		<b>1,197,462,734</b>

# No. 15. Public Debt\* of N.S.W. at 30th June, 1901 to 1964

Note. In Tables 15 to 17, the public debt domiciled overseas has been converted to Australian currency equivalent at the following rates of exchange:—

London—1901 to 1926: £stg. 1 = £A.1; 1931: £stg. 0.7692 = £A.1; 1936 and later years: £stg. 0.8 = £A.1.

New York—1931: U.S. \$3.7435 = £A.1; 1936: U.S. \$4.0135 = £A.1; 1941 to 1949: U.S. \$3.224 = £A.1; 1950 and later years: U.S. \$2.24 = £A.1.

Canada—Can. \$2.4216 = £A.1.

Switzerland—9.7955 Sw. francs = £A.1.

Netherlands—8.1088 Neth. guilders = £A.1.

The rates used for the years 1931 to 1946 were those actually current at 30th June in the respective years. The rates used for the years after 1946 were the mint par rates of exchange (equivalent in the case of Switzerland) notified to the International Monetary Fund; the mint par rate used for Canada was established in May, 1962.

At 30th June	Domicile of Public Debt							Total Public Debt		Proportion of Total Public Debt	
	Australia	Overseas						Amount	Per Head of Population	Australia	Overseas
		London	New York	Canada	Switzerland	Netherlands	Total Overseas				
	£	£	£	£	£	£	£	£	£ s. d.	Per cent.	Per cent.
1901	12,690,796	54,670,450	...	...	...	...	54,670,450	67,361,246	49 6 11	18.84	81.16
1906	19,726,884	65,914,850	...	...	...	...	65,914,850	85,641,734	57 13 10	23.03	76.97
1911	29,968,321	65,555,605	...	...	...	...	65,555,605	95,523,926	57 9 9	31.37	68.63
1916	43,390,452	87,153,588	...	...	...	...	87,153,588	130,544,040	68 19 9	33.24	66.76
1921	66,667,308	108,417,603	...	...	...	...	108,417,603	175,084,911	83 4 9	38.08	61.92
1926	81,826,091	140,322,616	...	...	...	...	140,322,616	222,148,707	94 15 9	36.83	63.17
1931	107,501,666	215,780,605	17,973,127	...	...	...	233,753,732	341,255,398	133 11 10	31.50	68.50
1936	172,099,601	201,796,400	15,970,599	...	...	...	217,766,999	389,866,600	146 4 10	44.14	55.86
1941	197,961,784	198,371,150	18,590,881	...	...	...	216,962,031	414,923,815	148 5 7	47.71	52.29
1946	197,198,139	180,844,140	17,157,257	...	...	...	198,001,397	395,199,536	134 4 2	49.90	50.10
1948	233,098,932	174,589,890	17,070,720	...	...	...	191,660,610	424,759,542	140 16 11	54.88	45.12
1949	246,432,916	173,580,890	16,899,504	...	...	...	190,480,394	436,913,310	141 5 6	56.40	43.60
1950	279,390,223	168,531,828	24,057,143	...	...	...	192,588,971	471,979,194	147 16 0	59.20	40.80
1951	328,353,645	153,678,980	23,776,339	...	...	...	177,455,319	505,808,964	154 6 1	64.92	35.08
1952	388,785,608	153,606,980	23,507,589	...	...	...	177,114,569	565,900,177	169 9 2	68.70	31.30
1953	435,578,305	153,322,730	23,216,518	...	...	...	176,539,248	612,117,553	180 17 11	71.16	28.84
1954	481,610,959	152,851,480	23,034,822	...	...	...	175,886,302	657,497,261	192 1 1	73.25	26.75
1955	522,977,839	152,676,230	22,767,411	...	...	...	175,443,641	698,421,480	200 1 7	74.88	25.12
1956	565,261,088	152,639,980	23,382,589	...	...	...	176,022,569	741,283,657	208 11 3	76.25	23.75
1957	619,790,837	140,101,386	23,516,070	...	...	...	163,617,456	783,408,293	216 2 3	79.11	20.89
1958	667,469,564	134,944,886	26,148,660	...	...	...	161,093,546	828,563,110	224 8 6	80.56	19.44
1959	707,504,012	139,565,824	28,699,999	...	...	...	168,265,823	875,769,835	232 18 7	80.79	19.21
1960	754,535,749	139,343,174	30,828,123	...	...	...	170,171,297	924,707,046	241 5 8	81.60	18.40
1961	799,928,946	139,293,172	33,147,767	2,179,551	1,616,354	...	176,236,844	976,165,790	249 4 3	81.95	18.05
1962	850,494,750†	139,093,174	33,645,536	2,179,551	1,616,354	1,280,461	177,815,076	1,028,309,826†	258 11 8	82.71	17.29
1963	898,646,363†	140,524,725	39,270,089	2,166,749	1,616,354	1,280,461	184,858,378	1,083,504,741†	267 12 5	82.94	17.06
1964	954,145,971†	144,409,750	38,149,107	2,088,702	1,616,354	1,280,461	187,544,374	1,141,690,345†	277 6 7	83.57	16.43

\* Commonwealth and State Government Securities on issue.

† Excludes premiums payable on redemption of Special Bonds. These amounted to £51,816 in 1962, £162,173 in 1963, and £347,839 in 1964.

### No. 16. Public Debt\* of N.S.W. at 30th June, 1964: Domicile and Dates of Maturity

The securities have been classified according to latest year of maturity, but some of them are redeemable earlier at the Government's option, subject to notice ranging up to twelve months being given.

Year of Maturity (ended 30th June)	Domicile of Public Debt							Total Public Debt
	Australia	Overseas†						
		London	New York	Canada	Switzer- land	Nether- lands	Total Overseas	
	£	£	£	£	£	£	£	£
1965	93,632,695	15,819,375	...	...	...	...	15,819,375	109,452,070
1966	143,420,527	...	...	...	...	...	...	143,420,527
1967	101,269,085	...	6,125,446	...	...	...	6,125,446	107,394,531
1968	61,965,706	9,975,269	...	...	...	...	9,975,269	71,940,975
1969	73,736,293	...	...	...	...	...	...	73,736,293
1970	35,628,493	1,475,000	...	...	...	...	1,475,000	37,103,493
1971	46,352,115	11,024,057	6,816,517	...	...	...	17,840,574	64,192,689
1972	33,797,401	25,987,000	273,215	...	...	...	26,260,215	60,057,616
1973	62,371,562	2,263,750	2,489,732	...	...	...	4,753,482	67,125,044
1974	29,809,050	8,934,750	...	...	...	...	8,934,750	38,743,800
1975	25,567,177	11,790,111	...	...	...	...	11,790,111	37,357,288
1976	28,430,199	...	...	...	1,616,354	...	1,616,354	30,046,553
1977	1,068,303	19,812,500	...	...	...	...	19,812,500	20,880,803
1978	1,116,377	8,442,000	...	...	...	...	8,442,000	9,558,377
1979	1,166,614	6,988,750	2,244,643	...	...	...	9,233,393	10,400,007
1980	36,088,211	...	2,630,356	...	...	...	2,630,356	38,718,567
1981	28,162,815	17,306,250	2,706,250	2,088,702	...	...	22,101,202	50,264,017
1982	32,844,519	4,587,500	8,469,197	...	...	1,280,461	14,337,158	47,181,677
1983	10,485,452	...	6,393,751	...	...	...	6,393,751	16,879,203
1984	9,329,000	...	...	...	...	...	...	9,329,000
1985	16,782,000	...	...	...	...	...	...	16,782,000
1986	46,442,450	...	...	...	...	...	...	46,442,450
1987	28,803,200	...	...	...	...	...	...	28,803,200
Interminable	309,416	1,000	...	...	...	...	1,000	310,416
Government Option	5,567,236	...	...	...	...	...	...	5,567,236
Overdue	75	2,438	...	...	...	...	2,438	2,513
Total Public Debt	954,145,971	144,409,750	38,149,107	2,088,702	1,616,354	1,280,461	187,544,374	1,141,690,345

\* Commonwealth Government Securities on issue.

† See Note at head of Table 15.

### No. 17. Public Debt\* of N.S.W. at 30th June, 1964: Domicile and Rates of Interest

Nominal Rate of Interest Per Cent.	Domicile of Public Debt						Total Public Debt	Annual Interest Liability†
	Australia	London†	New York†	Canada†	Switzerland†	Netherlands†		
	£	£	£	£	£	£	£	£
£ s. d.	£	£	£	£	£	£	£	£
6 0 0	...	49,618,750	...	...	...	...	49,618,750	2,977,125
5 15 0	...	...	...	2,088,702	...	...	2,088,702	120,101
5 10 0	...	17,696,250	14,862,947	...	...	...	32,559,197	1,790,755
5 7 6	38,771,843	...	...	...	...	...	38,771,843	2,083,987
5 5 0	17,030,000	...	5,336,607	...	...	...	22,366,607	1,174,246
5 0 0	255,377,413	1,000	2,517,858	...	...	1,280,461	259,176,732	12,958,836
4 15 0	83,192,300	...	2,489,732	...	...	...	85,682,032	4,069,897
4 12 6	9,329,000	...	...	...	...	...	9,329,000	431,466
4 10 0	211,084,890	...	6,816,517	...	1,616,354	...	219,517,761	9,878,299
4 5 0	138,249,368	...	...	...	...	...	138,249,368	5,875,598
4 0 0	43,064,980	18,651,326	...	...	...	...	61,716,306	2,468,652
3 17 6	700	...	...	...	...	...	700	27
3 15 0	61,601,680	...	...	...	...	...	61,601,680	2,310,063
3 10 0	...	...	6,125,446	...	...	...	6,125,446	214,391
3 5 0	...	1,475,000	...	...	...	...	1,475,000	47,938
3 2 6	72,641,985	...	...	...	...	...	72,641,985	2,270,062
3 2 0	308,715	...	...	...	...	...	308,715	9,570
3 0 0	4,965,827	31,687,875	...	...	...	...	36,653,702	1,099,611
2 15 0	...	13,487,000	...	...	...	...	13,487,000	370,893
2 14 3	185,053	...	...	...	...	...	185,053	5,020
2 10 0	...	11,790,112	...	...	...	...	11,790,112	294,753
2 6 6	416,356	...	...	...	...	...	416,356	9,680
1 0 0	17,925,786	...	...	...	...	...	17,925,786	179,258
Matured	75	2,437	...	...	...	...	2,512	...
Total	954,145,971	144,409,750	38,149,107	2,088,702	1,616,354	1,280,461	1,141,690,345	50,640,228

\* Commonwealth Government Securities on issue.

† See Note at head of Table 15.

‡ Represents Australian currency equivalent of one year's interest on the debt outstanding at 30th June, 1964. The distribution of the total amount (£50,630,640) according to place of payment was: Australia, £42,198,055; London, £6,322,392; New York, £1,862,922; Canada, £120,101; Switzerland, £72,735; and Netherlands, £64,023. The amount of interest actually paid is shown in Table 19.



# No. 18. Transactions on Public Debt of N.S.W., 1953-54 to 1963-64

Note. Transactions on the public debt domiciled overseas have been converted to Australian currency equivalent at the mint par rates of exchange notified to the International Monetary Fund (see Note at head of Table 15). Particulars of Treasury Bills issued and redeemed within the same financial year are excluded from the Table.

Year ended 30th June	Loans Raised										
	Conversion and Renewal Loans					New Loans					Total Face Value of Conversions, Renewals, and New Loans
	Australia		Oversea		Total Face Value of Conversions and Renewals	Australia		Oversea		Total Face Value of New Loans	
	Cash Subscribed and Converted Stocks	Discounts*	Cash Subscribed and Converted Stocks	Discounts		Cash Subscribed	Discounts	Cash Subscribed	Discounts		
	£thous.	£thous.	£thous.	£thous.	£thous.	£thous.	£thous.	£thous.	£thous.	£thous.	£thous.
1954	9,170	...	7,651	39	16,860	53,250	93	...	...	53,343	70,203
1955	61,792	31	...	...	61,823	47,520	98	...	...	47,618	109,441
1956	29,135	...	8,048	123	37,306	49,189	158	760	12	50,119	87,425
1957	66,506†	28†	...	...	66,534	49,610	39	339	...	49,988	116,522
1958	100,336	...	19,900	100	120,336	50,040	236	2,925	30	53,231	173,567
1959	45,301	...	4,482	46	49,829	47,426	104	7,656	171	55,357	105,186
1960	41,456	...	...	...	41,456	55,274	106	2,876	74	58,330	99,786
1961	71,356	10	17,058	348	88,772	53,832	184	6,649	92	60,757	149,529
1962	40,638	...	5,551	99	46,288	58,192	78	4,091	87	62,448	108,736
1963	135,594	8	12,125	375	148,102	55,299	56	10,106	194	65,655	213,757
1964	69,124	11	...	...	69,135	65,478	238	4,519	69	70,304	139,439

Year ended 30th June	Loans Repaid						Net Increase in Public Debt
	From Conversion and Renewal Loans		From Sinking Fund and Revenue Accounts¶		Total Loans Repaid		
	Australia	Oversea	Australia	Oversea			
		£thous.	£thous.	£thous.	£thous.	£thous.	£thous.
1954	9,170	7,651	7,310	692	24,823	45,380	
1955	61,792	...	6,282	443	68,517	40,924	
1956	29,135	8,048	7,064	316	44,563	42,862	
1957	54,232	12,237‡	7,421	507	74,397	42,125	
1958	100,336	19,900	2,597	5,579	128,412	45,155	
1959	45,301	4,482	7,495	701	57,979	47,207	
1960	41,456	...	8,349	1,044	50,849	48,937	
1961	71,356	17,058	8,632	1,024	98,070	51,459	
1962	40,637§	5,551	7,706	2,698	56,592§	52,144	
1963	135,589§	12,125	7,216	3,632	158,562§	55,195	
1964	69,116§	...	10,236	1,902	81,254§	58,185	

\* Excludes discounts on conversion loans met from Consolidated Revenue Fund (£121,575 in 1954-55, £19,375 in 1955-56, £45,489 in 1956-57, £756,755 in 1957-58, £153,820 in 1958-59, £86,760 in 1959-60, £276,204 in 1960-61, £123,634 in 1961-62, £460,202 in 1962-63, and £105,684 in 1963-64).

† Includes loan raised to repay short-term loan in London (Cash Subscribed and Converted Stocks £12,274,000, and Discount £28,000).

‡ Repaid from proceeds of loan raised in Australia—see note †.

§ Redemptions from Sinking Fund are shown in Table 20.

§ Excludes payment of premium on redemption of Special Bonds (£1,058 in 1961-62, £4,578 in 1962-63, and £8,390 in 1963-64).

|| Excludes additions to debt due to increase in redemption value of Special Bonds—see note †, Table 15.

No. 19. Interest Paid on N.S.W. Public Debt and Temporary Advances, 1953-54 to 1963-64

Year ended 30th June	Amount of Interest Paid on—				Total Interest Paid	
	Public Debt held in Australia	Public Debt held Overseas*	Total Public Debt*	Moneys in Temporary Possession and Bank Advances	Amount *	Per Head of Population
	£	£	£	£	£	£ s. d.
1954	13,498,767	5,626,244	19,125,011	179,320	19,304,331	5 13 5
1955	16,259,054	5,637,698	21,896,752	174,834	22,071,586	6 7 7
1956	18,867,856	5,647,831	24,515,687	191,246	24,706,933	7 0 2
1957	21,286,930	5,473,109	26,760,039	216,054	26,976,093	7 10 4
1958	24,460,007	5,470,538	29,930,545	201,607	30,132,152	8 4 9
1959	26,421,733	6,209,236	32,630,969	207,124	32,838,093	8 16 3
1960	29,400,173	6,506,113	35,906,286	212,932	36,119,218	9 10 5
1961	31,426,279	6,909,986	38,336,265	258,383	38,594,648	9 19 2
1962	34,690,503	7,563,754	42,254,257	244,765	42,499,022	10 13 9
1963	38,120,212	7,978,917	46,099,129	252,673	46,351,802	11 10 10
1964	40,270,733	8,421,218	48,691,951	274,620	48,966,571	11 19 8

\* Includes amounts taken to account in the Treasurer's Public Accounts as Exchange on Interest.

No. 20. N.S.W. National Debt Sinking Fund, 1953-54 to 1963-64, and Total to 30th June, 1964

Year ended 30th June	Receipts								Interest	Total Receipts
	Contributions by Commonwealth			Contributions by New South Wales						
	2s. 6d. % on Loans at 30th June, 1927	5s. % on Subsequent Loans	Total	On Loans at 30.6.1927 and new issues	4½% on Cancelled Securities	To Provide for Discount on Conversion Loans	Total			
1954	£ 291,442	£ 981,969	£ 1,273,411	£ 1,878,769	£ 2,644,517	£ 139,674	£ 4,662,960	£ 42,119	£ 5,978,490	
1955	291,442	1,138,153	1,429,595	2,034,952	3,010,100	80,517	5,125,569	13,620	6,568,784	
1956	291,442	1,254,262	1,545,704	2,168,149	3,339,224	80,517	5,587,890	17,069	7,150,663	
1957	291,442	1,359,313	1,650,755	2,205,542	3,540,064	80,517	5,826,123	11,454	7,488,332	
1958	291,442	1,495,280	1,786,722	2,281,083	3,788,300	80,517	6,149,900	20,465	7,957,087	
1959	291,442	1,602,993	1,894,435	2,313,377	4,071,421	131,827	6,516,625	16,140	8,427,200	
1960	291,442	1,782,735	2,074,177	2,493,118	4,490,435	86,417	7,069,970	2,288	9,146,435	
1961	291,442	1,890,101	2,181,543	2,600,485	4,867,766	86,417	7,554,668	4,633	9,740,844	
1962	291,442	2,038,264	2,329,706	2,748,648	5,226,247	46,507	8,021,402	16,851	10,367,959	
1963	291,442	2,199,259	2,490,701	2,909,641	5,740,243	47,516	8,697,400	(—) 945	11,187,156	
1964	291,442	2,391,630	2,683,072	3,102,013	6,108,879	407,504	9,618,396	26,150	12,327,618	
Total, 1929 to 1964	10,791,541	26,746,482	37,538,023	55,818,429	71,726,765	2,636,457	130,181,651	535,697	168,724,063*	

Year ended 30th June	Payments (in Australian currency)					Face Value of Securities Re-purchased and Redeemed			
	Net Cost of Securities Re-purchased and Redeemed								
	Australia	London	New York	Canada	Total	Australia	London	New York	Canada
1954	£ 6,769,260	£ 497,986	£ 177,064	£ ...	£ 7,444,310	£A 7,310,046	£stg. 407,759	U.S.\$ 406,700	Can.\$ ...
1955	6,176,309	173,563	267,861	...	6,617,733	6,282,300	140,200	599,000	...
1956	6,832,793	33,168	278,747	...	7,144,708	7,064,274	29,000	626,000	...
1957	7,375,635	243,207	197,325	...	7,816,167	7,420,944	241,055	460,000	...
1958	2,503,205	5,264,682	315,270	...	8,083,157	2,597,098	4,205,200	722,000	...
1959	7,465,654	301,240	367,878	...	8,134,772	7,495,253	259,470	843,000	...
1960	8,332,223	176,631	798,405	...	9,307,259	8,348,183	178,120	1,840,000	...
1961	8,582,536	388,060	602,723	...	9,573,319	8,631,865	318,500	1,401,000	...
1962	7,679,210	182,938	2,482,989	...	10,345,137	7,705,744	160,000	5,595,498	...
1963	7,192,912	2,863,392	763,697	12,674	10,832,675	7,215,980	2,279,758	1,723,000	31,000
1964	10,232,752	631,959	1,123,904	78,438	12,067,053	10,236,257	561,980	2,511,000	189,000
Total, 1929 to 1964	117,834,938		49,892,122		167,727,060†	119,524,508	30,842,377	35,210,816	220,000

\* Includes contributions under Federal Aid Roads Act, £468,692.

† Cash balance in fund at 30th June, 1964 amounted to £997,002.

Note. In terms of the Financial Agreement contributions are paid annually to the National Debt Sinking Fund in respect of N.S.W. debt, as follows:—

1. For 58 years from 1st July, 1928, on net debt outstanding at 30th June, 1927: (a) 2s. 6d. per cent. by Commonwealth, (b) 5s. per cent. by State.

2. For 53 years on new loans raised after 30th June, 1927 (except for revenue deficits): 5s. per cent. each by Commonwealth and State. Upon agreement that a loan expended on wasting assets should be redeemed within a shorter period, the State's contribution is increased to provide for redemption within the period fixed, allowing for accumulation at 4½ per cent. compounded.

3. On loans raised to meet a revenue deficit accruing after 30th June, 1927:—

(a) Special deficit loans incurred in depression: 5s. per cent. each by Commonwealth and State until 30th June, 1944, thereafter for 39 years 5s. per cent. by Commonwealth and 15s. per cent. by State;

(b) On other deficit loans: at least 4 per cent., payable by the State, to be accumulated at 4½ per cent. per annum, compounded.

4. Interest on cancelled securities at the rate of 4½ per cent.

Additional contributions are paid by the State to recoup amounts appropriated from the Sinking Fund for discounts on conversions since November, 1936. The additional contributions are spread over the currency of the conversion loans, and the first payment was made in 1938-39.

## No. 21. Loans Raised by Corporate and Other Bodies and Guaranteed by State, 1963 and 1964

In addition to liability for its own loans, the State has a contingent liability under guarantees for the repayment of capital raised by certain corporate authorities, institutions and bodies engaged generally in the promotion of public welfare and development.

Corporation or Body	Amount of Guarantee or Loans Outstanding at 30th June	
	1963	1964
	£	£
Loans Issued by—		
Metropolitan Water, Sewerage, and Drainage Board .. .. .	143,046,141	152,778,651
Hunter District Water Board .. .. .	23,692,821	25,779,943
Broken Hill Water Board .. .. .	3,539,180	3,567,026
Cobar Water Board .. .. .	...	250,000
Rural Bank of New South Wales .. .. .	12,348,067	11,485,879
Municipal, Shire, and County Councils .. .. .	1,963,899	2,306,875
Electricity Commission of N.S.W. .. .. .	29,956,550*	34,325,700*
Grain Elevators Board of N.S.W. .. .. .	100,000	95,000
Commissioner for Main Roads .. .. .	...	500,000
Total .. .. .	214,646,658	231,089,074
Overdraft and Advances Guaranteed under Government Guarantee Act, 1934-1948†—		
Co-operative Building Societies .. .. .	151,250,650	160,517,750
Other Co-operative Societies .. .. .	445,620	477,000
Metropolitan Meat Industry Board .. .. .	150,000	150,000
Other .. .. .	2,500	4,500
Total .. .. .	151,848,770	161,149,250

\* Including £2,000,000 repayable in London in sterling.

† Limit of guarantee stated and not amount of overdraft or advance outstanding.

## No. 22. State Accounts: Ledger Balances, 1960 to 1964

Head of Account	At 30th June				
	1960	1961	1962	1963	1964
	£	£	£	£	£
Credit Balances—					
Consolidated Revenue .. .. .	...	87,553	...	...	...
Government Railways .. .. .	2,374,339	3,260,721	1,001,867	1,514,973	2,379,890
Government Railways Renewals .. .. .	2,961,500	3,711,500	3,356,500	4,803,037	8,418,137
Metropolitan Transport Trust .. .. .	549,896	767,420	711,803	770,754	806,964
Newcastle and District Transport Trust .. .. .	105,475	111,413	96,252	66,012	86,358
Road Transport and Traffic .. .. .	10,425	10,242	10,586	12,657	16,543
State Transport (Co-ordination) .. .. .	963,706	871,404	843,142	1,018,229	591,683
Maritime Services Board .. .. .	727,597	612,777	621,277	1,285,267	1,934,280
Maritime Services Board Renewals .. .. .	920,306	1,173,955	672,654	370,251	78,102
Special Deposits .. .. .	56,004,063†	60,065,448†	54,290,175†	68,740,772†	93,313,059
Special Accounts—Supreme Court Moneys .. .. .	755,728	652,213	675,075	697,683	653,727
Miners' Accident Relief .. .. .	77,000	77,000	77,000	77,000	77,000
Closer Settlement .. .. .	2,532,918	2,540,392	2,541,093	2,528,232	2,545,156
Total Credit Balances .. .. . Cr.	67,982,953†	73,942,038†	64,897,424†	81,884,867†	110,900,899†
Debit Balances—					
Consolidated Revenue .. .. .	650,316	...	2,001,968	1,032,195	328,469
General Loan .. .. .	74,562	39,807	321,197	182,245	98,201
Advances for Departmental Working Accounts, and other purposes, and Advances to be recovered .. .. .	1,448,984	1,448,984	1,448,984	1,448,984	1,448,984
Metropolitan Water, Sewerage and Drainage Board—					
Advance .. .. .	3,213,404	3,082,608	2,947,194	2,806,999	2,661,855
Fixed Deposit Account .. .. .	20,250,000	27,250,000	20,200,000	27,700,000	45,200,000
Amounts not transferred to Public Accounts .. .. .	203,393	248,853	248,975	121,921	317,281
Total Debit Balances .. .. . Dr.	25,840,659	32,070,252	27,168,318	33,292,344	50,054,790
Net Credit Balance held in—					
New South Wales: Current Accounts .. .. .	13,153,867	5,336,561	8,630,131	13,096,404	7,600,359
Debenture Deposit Account with Commonwealth Bank .. .. .	...	...	...	...	...
Fixed Deposits .. .. .	20,250,000	27,250,000	20,200,000	27,700,000	45,200,000
London: Cash at Bankers* .. .. .	361,936	532,652	534,313	550,016	572,274
Remittances in Transit .. .. .	643,990	640,800	689,470	744,970	717,570
Securities .. .. .	7,732,501†	8,111,773†	7,675,192†	6,501,133†	6,755,906
Total Net Credit Balance .. .. .	42,142,294†	41,871,786†	37,729,106†	48,592,523†	60,846,109

\* At 31st May.

† Excludes securities of Government Insurance Office of New South Wales. Recording of these securities in the Special Deposits Account was discontinued in 1963-64.

Section II. PRIVATE FINANCE

No. 1. Australian Note Issue: Notes in Circulation, 1920-21 to 1963-64

Averages of Weekly Figures

Year ended June	Notes Held by—			Month	Notes Held by—		
	Public	Banks	Total		Public	Banks	Total
	£000	£000	£000		£000	£000	£000
1921	23,926	33,235	57,161	1963: January	379,381	69,941	449,322
1926	24,543	29,347	53,890	February	372,409	63,813	436,222
1931	23,528	23,007	46,535	March	374,554	64,668	439,222
1936	28,184	19,285	47,469	April	383,133	63,089	446,222
1939	32,874	15,738	48,612	May	373,009	65,113	438,122
1941	49,312	14,057	63,369	June	370,988	64,734	435,722
				July	368,773	62,582	431,355
1946	175,391	16,760	192,151	August	371,867	63,288	435,155
1951	218,742	32,631	251,373	September	372,384	62,771	435,155
1952	255,096	37,939	293,035	October	371,827	63,328	435,155
1953	281,986	36,855	318,841	November	373,066	63,589	436,655
1954	300,303	38,512	338,815	December	396,655	76,625	473,280
				1964: January	376,965	72,890	449,855
1955	316,562	41,130	357,692	February	367,486	67,919	435,405
1956	331,668	43,196	374,864	March	373,561	63,594	437,155
1957	339,159	45,002	384,161	April	371,667	69,488	441,155
1958	344,652	45,845	390,497	May	367,848	66,807	434,655
1959	349,663	47,395	397,058	June	366,868	66,787	433,655
				July	367,339	65,704	433,043
1960	362,472	52,098	414,570	August	372,163	66,380	438,543
1961	370,991	57,852	428,843	September	374,061	67,482	441,543
1962	369,195	59,771	428,966	October	373,639	67,904	441,543
1963	376,034	63,525	439,559	November	375,093	67,450	442,543
1964	373,175	66,672	439,847	December	403,062	78,281	481,343

No. 2. Australian Note Issue: Denomination of Notes in Circulation, 1939 to 1964

Denomination of Notes	On Last Wednesday in June								
	1939*	1957	1958	1959	1960	1961	1962	1963	1964
	£000	£000	£000	£000	£000	£000	£000	£000	£000
10s.	4,124	10,875	11,248	11,614	12,022	12,059	12,575	13,138	13,775
£1	20,776	69,437	68,514	68,150	69,087	67,841	67,940	69,052	70,645
£5	11,580	168,719	172,362	176,431	188,286	186,163	189,792	193,068	195,364
£10	5,147	131,813	134,871	138,409	148,660	149,579	153,568	155,289	152,482
£20	104	4	4	3	3	2	2	2	2
£50	1,285	44	42	36	33	32	30	29	28
£100	2,306	49	47	41	38	37	36	32	31
£1,000	2,208	528	544	365	3,328	3,899	3,840	4,112	2,828
Held by Banks	14,829	43,217	45,216	46,657	53,756	55,459	58,640	62,969	66,855
Held by Public	32,701	338,252	342,416	348,392	367,701	364,153	369,143	371,753	368,300
Total Note Issue	47,530	381,469	387,632	395,049	421,457	419,612	427,783	434,722	435,155

\* Last Monday in June.

No. 3. Volume of Money, Australia, 1953 to 1964

At End of June	Notes and Coin Held by Public	Deposits of Public with All Trading Banks*	Deposits with all Savings Banks	Total	At End of June	Notes and Coin Held by Public	Deposits of Public with All Trading Banks*	Deposits with All Savings Banks	Total
	£ million					£ million			
1953	320	1,371	937	2,628	1959	382	1,577	1,379	3,338
1954	335	1,465	1,000	2,800	1960	400	1,684	1,512	3,596
1955	352	1,468	1,063	2,883	1961	399	1,683	1,569	3,651
1956	361	1,417	1,130	2,908	1962	405	1,799	1,714	3,918
1957	369	1,517	1,218	3,104	1963	409	1,897	1,953	4,259
1958	375	1,514	1,288	3,177	1964	407	2,148	2,222	4,777

\* Excludes inter-bank deposits (mainly deposits of savings banks with trading banks) and Government deposits.

**No. 4. Trading Banks: Branches and Agencies in Australia at 30th June, 1964**

Note. Since October, 1951, 15 trading banks have conducted business in Australia. They comprise 7 major private trading banks and the Commonwealth Trading Bank (which operate in all States), and 7 other banks (including the Rural Bank and 3 overseas banks in New South Wales) which trade mainly in particular areas.

Bank	Situation of Head Office	Number of Branches								Number of Agencies		
		New South Wales	Victoria	Queensland	South Australia*	Western Australia	Tasmania	A.C.T.	Australia	New South Wales	Rest of Australia	Australia
Bank of New South Wales .. ..	N.S.W. ..	369	158	128	44 (a)	96	11	3	809	86	124	210
Commercial Banking Co. of Sydney ..	N.S.W. ..	258	120	39	3	2	3	3	428	48	45	93
Commercial Bank of Australia .. ..	Victoria ..	110	162	70	47 (b)	32	25	4	450	46	244	290
National Bank of Australasia .. ..	Victoria ..	114	231	164	76 (b)	75	8	2	670	25	276	301
Bank of Adelaide .. ..	South Aust. ..	1	2	1	83	2	...	...	89	...	93	93
Australia and New Zealand Bank ..	England ..	167	185	88	46 (a)	35	14	3	538	37	238	275
English, Scottish, and Australian Bank	England ..	101	148	50	41 (c)	17	21	3	381	16	106	122
Major Private Trading Banks .. ..	...	1,120	1,006	540	340	259	82	18	3,365	258	1,126	1,384
Commonwealth Trading Bank† .. ..	N.S.W. ..	331	114	98	39 (a)	57	16	3	658	94	208	302
Major Trading Banks‡ .. ..	...	1,451	1,120	638	379	316	98	21	4,023	352	1,334	1,686
Rural Bank of N.S.W.† .. ..	N.S.W. ..	143	...	...	...	...	...	...	143	9	...	9
Bank of New Zealand .. ..	New Zealand ..	1	1	...	...	...	...	...	2	...	...	...
Comptoir National d'Escompte de Paris .. ..	France ..	2	1	...	...	...	...	...	3	...	...	...
Bank of China .. ..	China ..	1	...	...	...	...	...	...	1	...	...	...
Banks Operating in N.S.W. .. ..	...	1,598	1,122	638	379	316	98	21	4,172	361	1,334	1,695
State Bank of South Australia† ..	South Aust. ..	...	...	...	35	...	...	...	35	...	16	16
Rural & Industries Bank of W.A.† ..	West Aust. ..	...	...	...	...	47	...	...	47	...	24	24
Brisbane P.B. & Bank Co. .. ..	Queensland ..	...	...	1	...	...	...	...	1	...	...	...
Banks Operating in Australia .. ..	...	1,598	1,122	639	414	363	98	21	4,255	361	1,374	1,735

\* Includes Branches in Northern Territory: (a) two, (b) one, (c) three.

† Government bank.

‡ Major Private Trading Banks and Commonwealth Trading Bank.

**No. 5. Trading Banks: Deposits and Advances of each Bank in New South Wales, June, 1964****Average of Weekly Figures**

Bank	Current Deposits				Fixed Deposits		Total Deposits	Loans, Advances, and Bills Discounted ¶
	Not Bearing Interest		Bearing Interest		Australian Govern-ments	Other		
	Australian Govern-ments	Other	Australian Govern-ments	Other				
	£000	£000	£000	£000	£000	£000	£000	£000
Bank of New South Wales ..	1,817	173,638	5,295	15,490	22,400	82,658	301,298	163,340
Commercial Banking Co. of Sydney .. .. .	205	85,983	1,837	7,948	11,550	35,511	143,034	74,305
Commercial Bank of Australia ..	13	32,267	...	1,605	...	12,542	46,427	28,611
National Bank of Australasia*	107	26,926	22	3,050	65	13,322	43,492	43,809
Bank of Adelaide .. .. .	...	1,188	...	17	...	187	1,392	2,649
Australia and New Zealand Bank	9	62,148	...	2,834	...	23,764	88,755	61,942
English, Scottish, and Australian Bank .. .. .	23	25,666	...	1,949	...	10,596	38,234	24,905
Major Private Trading Banks ..	2,174	407,816	7,154	32,893	34,015	178,580	662,632	399,561
Commonwealth Trading Bank ..	822	105,649	856	12,463	12	70,811	190,613	91,623
Major Trading Banks† .. ..	2,996	513,465	8,010	45,356	34,027	249,391	853,245	491,184
Rural Bank of New South Wales‡	887	36,822	6,003	12,173	21,222	20,936	98,043	82,270
Bank of New Zealand .. ..	...	2,007	...	34	...	430	2,471	1,391
Comptoir National d'Escompte de Paris .. .. .	...	1,000	...	436	...	265	1,701	1,562
Bank of China .. .. .	...	23	...	...	...	4	27	20
All Trading Banks .. ..	3,883	553,317	14,013	57,999	55,249	271,026	955,487	576,427

\* Includes Queensland National Bank, which is in process of amalgamation with the National Bank of Australasia.

† Major Private Trading Banks and Commonwealth Trading Bank.

‡ General Bank Department.

¶ Excludes loans to authorised dealers in short-term money market.

# No. 6. Trading Banks: Deposits and Advances in New South Wales, 1954 to 1964

## Averages of Weekly Figures

This Table relates to all trading banks operating in N.S.W., as listed in Table 4.

Period	Deposits Not Bearing Interest			Deposits Bearing Interest				Total Deposits	Loans, Advances, and Bills Discounted *
	Australian Governments	Other	Total Not Bearing Interest	Australian Governments	Other		Total Bearing Interest		
					Current	Fixed			
	£000	£000	£000	£000	£000	£000	£000	£000	£000
MAJOR PRIVATE TRADING BANKS									
Year ended June—									
1954	1,856	392,646	394,502	5,151	7,748	63,082	75,981	470,483	265,386
1955	1,883	390,558	392,441	15,669	7,807	63,180	86,656	479,097	316,634
1956	1,814	378,798	380,612	14,659	9,531	61,437	85,627	466,239	333,948
1957	1,882	376,350	378,232	15,321	16,391	68,369	100,081	478,313	321,034
1958	1,861	381,864	383,725	18,921	20,992	78,170	118,083	501,808	319,942
1959	1,877	367,584	369,461	21,288	22,676	82,089	126,053	495,514	328,416
1960	1,843	391,719	393,562	27,590	21,403	85,585	134,578	528,140	329,288
1961	1,643	381,659	383,302	32,165	21,516	94,653	148,334	531,636	353,037
1962	1,736	364,318	366,054	24,165	26,131	126,718	177,014	543,068	334,753
1963	2,075	372,187	374,262	25,298	28,828	147,145	201,271	575,533	351,260
1964	2,165	403,879	406,044	36,984	34,214	164,073	235,271	641,315	368,751
Month of June—									
1959	1,973	366,576	368,549	23,747	21,944	82,255	127,946	496,495	322,264
1960	2,440	394,192	396,632	30,824	20,719	84,342	135,885	532,517	347,425
1961	2,352	353,022	355,374	29,235	23,437	112,403	165,075	520,449	347,395
1962	2,181	360,669	362,850	19,766	27,033	135,533	182,332	545,182	345,193
1963	2,488	369,913	372,401	28,396	30,276	152,162	210,834	583,235	371,310
1964	2,174	407,816	409,990	41,169	32,893	178,580	252,642	662,632	399,561
COMMONWEALTH TRADING BANK									
Year ended June—									
1954	1,016	63,499	64,515	3,079	537	15,365	18,981	83,496	29,824
1955	1,020	68,555	69,575	3,770	588	17,761	22,119	91,694	38,133
1956	1,053	70,488	71,541	2,779	768	19,555	23,102	94,643	44,465
1957	1,043	72,749	73,792	1,327	922	21,134	23,383	97,175	46,166
1958	1,056	77,111	78,167	367	2,264	25,446	28,077	106,244	47,164
1959	1,059	78,614	79,673	348	3,303	29,210	32,861	112,534	54,558
1960	1,216	88,889	90,105	373	6,180	28,592	35,145	125,250	63,715
1961	1,175	92,600	93,775	516	9,239	33,622	43,377	137,152	72,687
1962	1,047	90,632	91,679	889	9,923	48,264	59,076	150,755	72,986
1963	993	94,179	95,172	841	10,864	54,179	65,884	161,056	78,903
1964	846	103,128	103,974	815	11,792	60,363	72,970	176,944	86,350
Month of June—									
1959	1,071	80,717	81,788	402	3,707	29,328	33,437	115,225	59,194
1960	1,447	96,872	98,319	436	8,905	28,691	38,032	136,351	68,387
1961	1,135	89,427	90,562	1,069	9,325	42,681	53,075	143,637	73,329
1962	1,032	92,008	93,040	979	10,440	51,810	63,229	156,269	76,263
1963	808	96,618	97,426	777	11,429	56,145	68,351	165,777	82,159
1964	822	105,649	106,471	868	12,463	70,811	84,142	190,613	91,623
MAJOR TRADING BANKS †									
Year ended June—									
1954	2,872	456,145	459,017	8,230	8,285	78,447	94,962	553,979	295,210
1955	2,903	459,113	462,016	19,439	8,395	80,941	108,775	570,791	354,767
1956	2,867	449,286	452,153	17,438	10,299	80,992	108,729	560,882	378,413
1957	2,925	449,099	452,024	16,648	17,313	89,503	123,464	575,488	367,200
1958	2,917	458,975	461,892	19,288	23,256	103,616	146,160	608,052	367,106
1959	2,936	446,198	449,134	21,636	25,979	111,299	158,914	608,048	382,974
1960	3,059	480,608	483,667	27,963	27,583	114,177	169,723	653,390	393,003
1961	2,818	474,259	477,077	32,681	30,755	128,275	191,711	668,788	425,724
1962	2,783	454,950	457,733	25,054	36,054	174,982	236,090	693,823	407,739
1963	3,068	466,366	469,434	26,139	39,692	201,324	267,155	736,589	430,163
1964	3,011	507,007	510,018	37,799	46,006	224,436	308,241	818,259	455,101
Month of June—									
1959	3,044	447,293	450,337	24,149	25,651	111,583	161,383	611,720	381,458
1960	3,887	491,064	494,951	31,260	29,624	113,033	173,917	668,868	415,812
1961	3,487	442,449	445,936	30,304	32,762	155,084	218,150	664,086	420,724
1962	3,213	452,677	455,890	20,745	37,473	187,343	245,561	701,451	421,456
1963	3,296	466,531	469,827	29,173	41,705	208,307	279,185	749,012	453,469
1964	2,996	513,465	516,461	42,037	45,356	249,391	336,784	853,245	491,184
ALL TRADING BANKS									
Year ended June—									
1958	3,001	487,379	490,380	24,016	27,962	107,964	159,942	650,322	421,814
1959	3,064	473,122	476,186	27,157	31,828	116,777	175,762	651,948	441,141
1960	3,230	510,922	514,152	34,256	35,179	120,605	190,040	704,192	452,660
1961	2,985	505,894	508,879	41,426	40,019	136,708	218,153	727,032	488,516
1962	3,124	486,073	489,197	35,528	45,203	188,107	268,838	758,035	477,945
1963	3,638	500,723	504,361	37,986	49,668	218,067	305,721	810,082	510,579
1964	3,798	545,467	549,265	56,940	57,730	244,672	359,342	908,607	544,290
Month of June—									
1959	3,188	476,482	479,670	29,325	31,839	117,339	178,503	658,173	440,563
1960	4,123	523,306	527,429	37,407	37,823	119,779	195,009	722,438	475,472
1961	3,870	472,244	476,114	40,695	43,411	165,848	249,954	726,068	486,251
1962	4,161	484,376	488,537	30,805	47,824	202,269	280,898	769,435	494,741
1963	4,288	501,845	506,133	42,027	54,143	226,365	322,535	828,668	539,068
1964	3,883	553,317	557,200	69,262	57,999	271,026	398,287	955,487	576,427

\* Excludes loans to authorised dealers in short-term money market.

† Major Private Trading Banks and Commonwealth Trading Bank.



**No. 7. Trading Banks: Deposits, etc., in Australia, 1954 to 1964****Averages of Weekly Figures**

This Table relates to all trading banks operating in Australia, as listed in Table 4.

Period	Deposits Not Bearing Interest			Deposits Bearing Interest				Total Deposits	Balances Due to Other Banks *
	Australian Governments	Other	Total Not Bearing Interest	Australian Governments	Other		Total Bearing Interest		
					Current	Fixed			
	£000	£000	£000	£000	£000	£000	£000	£000	£000
MAJOR PRIVATE TRADING BANKS									
Year ended June—									
1954	5,207	1,030,500	1,035,707	10,550	21,402	207,822	239,774	1,275,481	3,360
1955	5,747	1,041,930	1,047,677	26,391	24,943	211,652	262,986	1,310,663	3,282
1956	5,775	1,026,557	1,032,332	20,829	31,508	210,770	263,107	1,295,439	6,528
1957	6,104	1,022,405	1,028,509	20,313	44,694	234,492	299,499	1,328,008	7,343
1958	6,436	1,039,445	1,045,881	25,823	58,080	261,513	345,416	1,391,297	5,561
1959	6,454	1,001,345	1,007,799	29,589	64,308	274,616	368,513	1,376,312	4,121
1960	7,024	1,060,567	1,067,591	40,122	64,195	281,237	385,554	1,453,145	4,805
1961	6,947	1,028,351	1,035,298	50,962	63,823	307,402	422,187	1,457,485	21,751
1962	7,100	982,616	989,716	40,235	70,609	408,806	519,650	1,509,366	7,457
1963	7,732	994,674	1,002,406	45,494	79,297	464,662	589,453	1,591,859	8,612
1964	8,243	1,077,476	1,085,719	62,579	90,958	508,765	662,302	1,748,021	10,015
Month of June—									
1959	7,243	1,001,049	1,008,292	30,480	62,285	277,947	370,712	1,379,004	4,675
1960	8,494	1,065,138	1,073,632	48,827	61,285	276,295	386,407	1,460,039	11,366
1961	8,825	957,188	966,013	47,518	62,945	356,346	466,809	1,432,822	8,342
1962	8,279	972,456	980,735	37,298	73,472	429,961	540,731	1,521,466	8,880
1963	8,923	988,332	997,255	51,444	82,115	474,664	608,223	1,605,478	11,430
1964	9,090	1,084,695	1,093,785	77,848	89,578	552,757	720,183	1,813,968	10,980
COMMONWEALTH TRADING BANK									
Year ended June—									
1954	2,896	117,989	120,885	4,239	1,089	30,024	35,352	156,237	2,034
1955	2,961	127,948	130,909	4,488	1,204	37,857	43,549	174,458	309
1956	3,113	132,504	135,617	3,639	1,493	41,111	46,243	181,860	314
1957	3,297	136,828	140,125	1,977	1,839	40,607	44,423	184,548	389
1958	3,398	146,822	150,220	1,130	4,489	49,218	54,837	205,057	422
1959	3,544	155,527	159,071	847	6,591	60,267	67,705	226,776	418
1960	3,826	177,230	181,056	758	10,098	62,526	73,382	254,438	742
1961	3,910	179,947	183,857	1,025	13,455	72,819	87,299	271,156	1,081
1962	3,848	179,842	183,690	1,508	14,602	97,409	113,519	297,209	941
1963	3,855	187,463	191,318	1,289	16,185	103,557	121,031	312,349	801
1964	3,759	205,166	208,925	1,381	18,045	116,314	135,740	344,665	968
Month of June—									
1959	3,780	156,415	160,195	1,035	7,122	65,070	73,227	233,422	316
1960	4,320	186,924	191,244	1,156	13,078	65,612	79,846	271,090	1,364
1961	4,087	174,523	178,610	2,460	13,654	87,609	103,723	282,333	1,333
1962	3,667	183,171	186,838	1,599	15,405	98,843	115,847	302,685	748
1963	3,580	191,040	194,620	1,535	17,182	104,631	123,348	317,968	901
1964	3,644	212,019	215,663	1,843	19,461	138,162	159,466	375,129	573
MAJOR TRADING BANKS †									
Year ended June—									
1954	8,103	1,148,489	1,156,592	14,789	22,491	237,846	275,126	1,431,718	5,394
1955	8,708	1,169,878	1,178,586	30,879	26,147	249,509	306,535	1,485,121	3,591
1956	8,888	1,159,061	1,167,949	24,468	33,001	251,881	309,350	1,477,299	6,842
1957	9,401	1,159,233	1,168,634	22,290	46,533	275,099	343,922	1,512,556	7,732
1958	9,834	1,186,267	1,196,101	26,953	62,569	310,731	400,253	1,596,354	5,983
1959	9,998	1,156,872	1,166,870	30,436	70,899	334,883	436,218	1,603,088	4,539
1960	10,850	1,237,797	1,248,647	40,880	74,293	343,763	458,936	1,707,583	5,547
1961	10,857	1,208,298	1,219,155	51,987	77,278	380,221	509,486	1,728,641	22,832
1962	10,948	1,162,458	1,173,406	41,743	85,211	506,215	633,169	1,806,575	8,398
1963	11,587	1,182,137	1,193,724	46,783	95,482	568,219	710,484	1,904,208	9,413
1964	12,002	1,282,642	1,294,644	63,960	109,003	625,079	798,042	2,092,686	10,983
Month of June—									
1959	11,023	1,157,464	1,168,487	31,515	69,407	343,017	443,939	1,612,426	4,991
1960	12,814	1,252,062	1,264,876	49,983	74,363	341,907	466,253	1,731,129	12,730
1961	12,912	1,131,711	1,144,623	49,978	76,599	443,955	570,532	1,715,155	9,675
1962	11,946	1,155,627	1,167,573	38,897	88,877	528,804	656,578	1,824,151	9,628
1963	12,503	1,179,372	1,191,875	52,979	99,297	579,295	731,571	1,923,446	12,331
1964	12,734	1,296,714	1,309,448	79,691	109,039	690,919	879,649	2,189,097	11,553
ALL TRADING BANKS									
Year ended June—									
1958	10,640	1,227,474	1,238,114	31,736	70,204	318,623	420,563	1,658,677	7,366
1959	10,495	1,196,564	1,207,059	35,957	79,821	345,135	460,913	1,667,972	5,593
1960	11,494	1,282,054	1,293,548	47,167	85,665	354,073	486,905	1,780,453	6,468
1961	11,432	1,253,513	1,264,945	60,731	90,921	392,938	544,590	1,809,535	24,214
1962	11,729	1,208,786	1,220,515	52,299	98,713	525,088	676,100	1,896,615	10,163
1963	12,557	1,232,463	1,245,020	58,631	110,279	592,157	761,067	2,006,087	11,070
1964	13,245	1,339,864	1,353,109	83,122	125,059	653,706	861,887	2,214,996	12,950
Month of June—									
1959	11,512	1,200,327	1,211,839	36,692	78,758	353,543	468,993	1,680,832	6,426
1960	13,428	1,297,182	1,310,610	56,130	86,269	352,563	494,962	1,805,572	13,582
1961	13,727	1,175,086	1,188,813	60,369	91,294	459,535	611,198	1,800,011	10,813
1962	13,356	1,202,300	1,215,656	48,957	103,582	550,193	702,732	1,918,388	11,053
1963	14,042	1,230,694	1,244,736	65,833	116,351	605,241	787,425	2,032,161	14,006
1964	14,077	1,355,516	1,369,593	107,181	125,582	722,294	955,057	2,324,650	13,348

\* Includes short-term loans from the Central Bank.

† Major Private Trading Banks and Commonwealth Trading Bank.

# No. 8. Trading Banks: Principal Assets in Australia, 1954 to 1964

## Averages of Weekly Figures

This Table relates to all trading banks operating in Australia, as listed in Table 4.

Period	Cash Items*	Commonwealth and State Government Securities		Other Securities	Statutory Reserve with Central Bank	Term Loan Fund Accounts with Central Bank†	Loans to Authorised Money Market Dealers‡	Loans, Advances, and Bills Discounted§	
		Treasury Bills and Treasury Notes†	Other					Term Loans	Other
	£000	£000	£000	£000	£000	£000	£000	£000	£000
MAJOR PRIVATE TRADING BANKS									
Year ended June—									
1954	71,244	99,368	127,616	6,278	285,226	...	...	...	658,534
1955	66,908	51,602	120,239	5,113	269,117	...	...	...	776,762
1956	66,883	50,015	113,121	6,695	238,803	...	...	...	804,392
1957	63,661	51,162	151,298	7,946	254,052	...	...	...	762,638
1958	59,804	39,028	176,152	13,284	287,399	...	...	...	774,302
1959	58,263	38,309	193,546	16,676	222,809	...	6,613¶	...	807,028
1960	57,729	24,408	236,890	17,471	238,772	...	21,758	...	818,308
1961	61,912	20,733	174,422	20,124	248,038	...	18,971	...	902,465
1962	61,008	32,336	285,648	21,436	181,559	9,522‡	27,991	40	852,436
1963	58,413	31,315	296,390	24,589	177,079	37,857	27,899	10,945	883,928
1964	56,606	49,387	350,916	26,781	221,726	27,200	27,655	36,912	890,079
Month of June—									
1959	52,546	15,750	218,085	16,436	214,403	...	21,159	...	791,153
1960	60,981	11,900	185,822	18,418	257,060	...	15,173	...	875,363
1961	58,574	18,175	175,978	20,353	218,170	...	22,820	...	874,205
1962	59,458	9,660	283,837	23,739	162,347	47,503	23,362	337	874,021
1963	54,520	22,466	294,297	25,094	186,582	26,903	21,991	21,381	907,398
1964	55,995	16,354	342,298	28,258	281,495	17,008	27,322	50,007	931,514
COMMONWEALTH TRADING BANK									
Year ended June—									
1954	11,000	23,404	29,924	1,284	34,800	...	...	...	69,204
1955	10,456	12,260	38,165	1,606	36,061	...	...	...	89,138
1956	10,213	6,333	38,599	1,824	33,155	...	...	...	103,894
1957	9,988	4,059	35,714	2,654	34,603	...	...	...	106,480
1958	10,829	5,500	46,476	3,313	40,193	...	...	...	107,816
1959	11,306	4,137	56,677	3,714	36,450	...	1,388¶	...	122,499
1960	11,720	3,043	60,189	3,653	41,429	...	2,556	...	133,735
1961	10,519	1,592	54,007	3,729	45,834	...	4,640	...	147,566
1962	10,842	2,194	84,455	5,834	35,704	1,833‡	2,947	...	149,711
1963	10,991	2,978	77,981	6,419	34,725	8,244	4,078	1,233	164,464
1964	11,959	5,404	82,185	7,695	43,441	7,216	4,552	5,291	174,050
Month of June—									
1959	10,764	1,750	60,891	3,700	35,150	...	3,149	...	125,152
1960	10,415	1,850	56,460	3,638	46,627	...	4,369	...	139,684
1961	10,391	1,508	67,788	3,920	41,564	...	5,538	...	145,862
1962	10,649	2,745	80,535	6,099	32,206	9,162	3,147	2	157,010
1963	10,937	4,162	72,623	6,451	36,607	6,686	4,819	2,867	169,522
1964	12,060	8,866	90,335	8,242	57,346	4,286	956	8,300	176,761
MAJOR TRADING BANKS									
Year ended June—									
1954	82,244	122,772	157,540	7,562	320,026	...	...	...	727,738
1955	77,364	63,862	158,404	6,719	305,178	...	...	...	865,900
1956	77,096	56,348	151,720	8,519	271,958	...	...	...	908,286
1957	73,649	55,221	187,012	10,600	288,655	...	...	...	869,118
1958	70,633	44,528	222,628	16,597	327,592	...	...	...	882,118
1959	69,569	42,446	250,223	20,390	259,259	...	8,001¶	...	929,527
1960	69,449	27,451	297,079	21,124	280,201	...	24,314	...	952,043
1961	72,431	22,325	228,429	23,853	293,872	...	23,611	...	1,050,031
1962	71,850	34,530	370,103	27,270	217,263	11,355‡	30,938	40	1,002,147
1963	69,404	34,293	374,371	31,008	211,804	46,101	31,977	12,178	1,048,392
1964	68,565	54,791	433,101	34,476	265,167	34,416	32,207	42,203	1,064,129
Month of June—									
1959	63,310	17,500	278,976	20,136	249,553	...	24,308	...	916,305
1960	71,396	13,750	242,282	22,056	303,687	...	19,542	...	1,015,047
1961	68,965	19,683	243,766	24,273	259,734	...	28,358	...	1,020,067
1962	70,107	12,405	364,372	29,838	194,553	56,665	26,509	339	1,031,031
1963	65,457	26,628	366,920	31,545	223,189	33,589	26,810	24,248	1,076,920
1964	68,055	25,220	432,633	36,500	338,841	21,294	28,278	58,307	1,108,275
ALL TRADING BANKS									
Year ended June—									
1958	74,438	48,672	237,160	17,880	328,337	...	...	...	963,267
1959	73,184	43,270	264,623	24,402	259,865	...	9,224¶	...	1,015,347
1960	72,420	28,309	314,031	25,030	280,786	...	30,688	...	1,040,589
1961	75,134	23,059	247,194	28,705	294,410	...	30,646	...	1,144,539
1962	77,446	34,935	392,050	31,458	217,733	11,355‡	33,285	40	1,108,047
1963	74,803	36,071	396,866	35,451	212,254	46,101	34,224	12,178	1,170,455
1964	71,792	57,256	464,825	39,164	265,677	34,416	36,933	42,203	1,201,753
Month of June—									
1959	65,978	18,000	294,648	24,562	250,159	...	28,283	...	1,003,530
1960	74,238	14,250	258,782	24,826	304,230	...	27,164	...	1,105,543
1961	72,227	20,058	263,842	28,173	260,289	...	34,396	...	1,118,978
1962	77,462	12,405	385,857	33,479	195,003	56,665	27,877	339	1,143,043
1963	69,255	29,376	392,282	35,662	223,636	33,589	29,001	24,248	1,208,157
1964	72,002	26,706	479,540	40,398	339,387	21,294	33,633	58,307	1,246,629

\* Coin and bullion, notes, and cash with Central Bank.

† Treasury Notes were first issued in July, 1962. Figures include Seasonal Treasury Securities, which were on issue in selected months from November, 1959 to June, 1962.

‡ Term Loan Fund Accounts were established in April, 1962. The figures shown for the year 1961-62 represent the amounts in the Accounts in the months April to June, 1962, averaged over the whole year.

¶ The short-term money market commenced operations in February, 1959. The figures shown for the year 1958-59 represent the loans in the months March to June, 1959, averaged over the whole year.

§ Excludes loans to authorised dealers in short-term money market.

|| Major Private Trading Banks and Commonwealth Trading Bank.



## No. 9. Trading Banks: Liabilities and Assets of each Bank in Australia, June, 1964

Average of Weekly Figures

LIABILITIES IN AUSTRALIA										
Bank	Current Deposits				Fixed Deposits		Total Deposits	Balances Due to Other Banks	Bills Payable and all Other Liabilities *	Total Liabilities *
	Not Bearing Interest		Bearing Interest		Australian Governments	Other				
	Australian Governments	Other	Australian Governments	Other						
	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000
Bank of New South Wales ..	1,817	310,939	7,326	26,229	25,730	149,384	521,425	1,238	8,111	530,774
Commercial Banking Co. of Sydney ..	787	133,756	3,889	11,969	14,450	62,048	226,899	2,103	12,242	241,244
Commercial Bank of Australia ..	752	133,512	2,003	7,553	2,650	66,634	213,104	2,111	3,543	218,758
National Bank of Australasia*   ..	2,198	181,062	2,254	21,205	2,720	127,100	336,539	1,017	2,444	340,000
Bank of Adelaide ..	68	23,654	...	1,498	...	14,791	40,011	1,017	345	41,373
Australia and New Zealand Bank ..	2,145	189,806	2,105	11,115	9,724	86,418	301,313	3,037	3,953	308,303
English, Scottish and Australian Bank ..	1,323	111,966	2,097	10,009	2,900	46,382	174,677	457	7,953	183,087
Major Private Trading Banks ..	9,090	1,084,695	19,674	89,578	58,174	552,757	1,813,968	10,980	38,591	1,863,539
Commonwealth Trading Bank ..	3,644	212,019	1,384	19,461	459	138,162	375,129	573	3,949	379,651
Major Trading Banks\$ ..	12,734	1,296,714	21,058	109,039	58,633	690,919	2,189,097	11,553	42,540	2,243,190
Rural Bank of N.S.W.   ..	887	36,822	6,003	12,173	21,222	20,936	98,043	783	12,091	110,917
Bank of New Zealand ..	...	3,307	...	48	...	543	3,898	115	199	4,212
Comptoir National d'Escompte de Paris ..	...	1,175	...	545	...	321	2,041	856	75	2,972
Bank of China ..	...	23	...	...	...	4	27	...	10	37
State Bank of S.A. (General Banking Department) ..	24	9,256	...	879	...	5,829	15,988	6	22,733	38,727
Rural and Industries Bank of W.A. ..	432	8,219	...	139	265	3,240	12,295	15	12,229	24,539
Brisbane Permanent Building and Banking Co. Ltd... ..	...	...	...	2,759	...	502	3,261	20	396	3,677
Total, All Banks ..	14,077	1,355,516	27,061	125,582	80,120	722,294	2,324,650	13,348	90,273	2,428,271

ASSETS IN AUSTRALIA										
Bank	Cash Items †	Commonwealth and State Government Securities		Other Securities	Statutory Reserve with Central Bank	Loans to Authorised Money Market Dealers	Loans, Advances, and Bills Discounted ‡	Cheques etc., of other Banks, Bills and Other Assets	Bank Premises, Furniture and Sites	Total Assets
		Treasury Bills and Treasury Notes	Other							
	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000
Bank of New South Wales ..	13,153	2,013	105,042	8,874	81,034	8,087	291,114	13,178	12,311	534,806
Commercial Banking Co. of Sydney ..	6,804	5,082	49,851	3,812	35,086	4,452	114,217	10,338	6,633	236,275
Commercial Bank of Australia ..	6,872	...	37,359	4,153	33,114	4,148	119,680	7,489	5,815	218,630
National Bank of Australasia*   ..	10,403	3,500	65,616	4,261	52,297	4,785	173,124	16,695	10,631	341,312
Bank of Adelaide ..	1,356	...	7,131	1,706	6,356	1,630	19,987	1,768	1,688	41,622
Australia and New Zealand Bank ..	11,494	4,759	44,762	2,028	46,806	2,631	173,489	10,408	7,388	303,765
English, Scottish and Australian Bank ..	5,913	1,000	32,537	3,424	26,802	1,589	89,910	6,776	6,406	174,357
Major Private Trading Banks ..	55,995	16,354	342,298	28,258	281,495	27,322	981,521	66,652	50,872	1,850,767
Commonwealth Trading Bank ..	12,060	8,866	90,335	8,242	57,346	956	185,061	15,687	4,255	382,808
Major Trading Banks\$ ..	68,055	25,220	432,633	36,500	338,841	28,278	1,166,582	82,339	55,127	2,233,575
Rural Bank of N.S.W.   ..	2,578	...	32,763	460	...	4,343	82,270	1,506	6,023	129,943
Bank of New Zealand ..	141	1,486	884	...	395	512	2,050	1,233	393	7,094
Comptoir National d'Escompte de Paris ..	89	...	400	16	84	...	2,231	571	246	3,637
Bank of China ..	77	...	...	...	1	...	20	...	14	112
State Bank of S.A. (General Banking Department) ..	685	...	3,942	3,165	...	...	32,010	900	608	41,310
Rural and Industries Bank of W.A. ..	348	...	8,688	...	...	500	15,650	127	1,470	26,783
Brisbane Permanent Building and Banking Co. Ltd. ..	29	...	230	257	66	...	4,123	787	48	5,540
Total, All Banks ..	72,002	26,706	479,540	40,398	339,387	33,633	1,304,936	87,463	63,929	2,447,994

\* Excludes shareholders' funds.

† Coin and bullion, Australian notes, and cash with Central Bank.

‡ Excludes loans to authorised dealers in short-term money market.

§ Includes Queensland National Bank, which is in process of amalgamation with National Bank of Australasia.

|| Major Private Trading Banks and Commonwealth Trading Bank.

|| General Bank Department.

# No. 10. Major Trading Banks\*: Classification of Advances† and Overdraft Limits‡ Outstanding, Australia, 1961 to 1964

## Notes—

1. The table shows bank advances classified according to borrower. *Business Advances* are those made mainly for business purposes and include all loans to corporate bodies other than public authorities. *Advances to Public Authorities* are those made to local government authorities, government agencies, and semi-governmental authorities, irrespective of the purpose of the advance. *Personal Advances* include advances to persons in their private capacity for such purposes as purchase of a house or household equipment, repayment of personal debts, etc. *Advances to non-profit Organizations* are those made to organizations which do not operate for the profit of their individual members. *Advances to non-resident Borrowers* are those made to persons permanently residing abroad and to institutions incorporated abroad and not carrying on business in Australia.
2. The classifications for overdraft limits corresponds with that used for advances. The figures for overdraft limits have been compiled by the Reserve Bank of Australia.

Classification of Advances and Limits	Advances* Outstanding on Second Wednesday in July in—						Overdraft Limits‡ Outstanding on Second Wednesday in July in—		
	1961	1962	1963		1964		1962	1963	1964
			Term Loans	Total	Term Loans	Total			
	£ million								
BUSINESS (according to main industry of borrower)—									
Agriculture, Dairying, and Grazing—									
Sheep Grazing .. .. .	110.4	113.7	4.8	114.0	10.4	113.5	144.8	145.2	141.9
Wheat Growing .. .. .	18.0	21.2	1.7	23.2	3.0	25.6	26.9	28.2	31.4
Dairying and Pig Raising .. .. .	41.7	43.8	1.6	45.8	3.1	47.5	51.6	52.7	53.2
Other Rural .. .. .	55.2	60.9	2.8	64.5	5.1	70.6	76.4	80.9	86.9
Total .. .. .	225.3	239.6	10.9	247.4	21.6	257.2	299.8	306.9	313.5
Manufacturing .. .. .	228.1	209.5	9.6	217.7	26.0	216.5	445.1	445.9	462.2
Transport, Storage, and Communication ..	14.3	14.0	0.7	16.0	2.6	20.5	27.9	32.8	31.9
Finance—									
Building and Housing Societies .. .. .	25.8	23.4	...	22.3	...	22.0	32.4	31.1	30.5
Pastoral Finance Companies .. .. .	18.1	14.3	...	10.2	...	12.8	42.9	44.8	44.5
Hire Purchase and other Finance Companies	14.5	13.2	...	13.7	0.1	19.0	35.3	44.3	42.8
Other .. .. .	13.8	15.1	...	10.3	...	14.9	37.1	39.8	39.8
Total .. .. .	72.2	66.0	0.1	56.6	0.1	68.7	147.7	160.1	157.6
Commerce—									
Retail Trade .. .. .	107.4	111.4	0.8	115.0	1.6	116.3	172.3	181.3	183.4
Wholesale Trade .. .. .	72.4	71.0	1.7	69.7	3.5	71.9	135.6	139.4	142.9
Temporary Advances to Woolbuyers ..	37.5	34.2	...	41.4	...	52.4	...	...	...
Total .. .. .	217.4	216.6	2.5	226.1	5.1	240.6	307.9	320.7	326.4
Building and Construction .. .. .	25.3	30.6	0.2	32.9	1.1	36.4	47.6	53.6	58.8
Other Businesses .. .. .	72.1	77.7	2.5	92.6	4.4	98.9	125.7	140.6	158.3
Unclassified .. .. .	5.7	8.4	0.1	9.3	0.2	9.7	9.6	10.3	11.0
Total Business .. .. .	860.4	862.4	26.6	898.7	61.2	948.4	1,411.2	1,471.0	1,519.7
PUBLIC AUTHORITIES .. .. .	14.0	12.6	...	7.9	...	9.2	59.0	58.0	63.0
PERSONAL (Main Purpose)—									
For building or purchasing own home ..	85.1	95.4	...	101.3	...	105.4	119.5	128.5	134.2
Other (including personal loans) ..	60.0	74.3	0.1	86.6	0.1	100.1	100.1	115.9	133.2
Total Personal .. .. .	145.1	169.7	0.1	187.9	0.1	205.5	219.7	244.4	267.4
NON-PROFIT ORGANIZATIONS .. ..	19.3	20.9	0.1	23.1	0.1	24.8	42.1	47.6	49.3
NON-RESIDENT BORROWERS .. ..	0.3	0.3	...	0.3	...	0.5	0.8	0.4	1.1
TOTAL .. .. .	1,039.1	1,065.9	26.7	1,117.8	61.3	1,188.4	1,732.8	1,821.4	1,900.5

\* Major Private Trading Banks and Commonwealth Trading Bank.

† Loans (excluding loans to authorised dealers in short-term money market), advances, and bills discounted.

‡ Excludes limits in respect of term loans and temporary advances to woolbuyers.

Note. All figures in the table are shown in £ millions to one decimal place, without adjustment to ensure that component items add to the totals shown.

# **No. 11. Major Trading Banks\*: Classification of Advances† Outstanding, New South Wales, 1960 to 1964**

Classification‡	Advances† Outstanding on Second Wednesday in—							
	Dec., 1960¶	July, 1961	Jan., 1962	July, 1962	Jan., 1963	July, 1963	Jan., 1964	July, 1964
	£ million							
<b>BUSINESS</b> (according to main industry of borrower)—								
Agriculture, Dairying, and Grazing—								
Sheep Grazing .. .. .	62.1	62.6	59.2	63.5	59.6	62.1	55.6	59.9
Wheat Growing .. .. .	4.3	4.3	4.1	4.6	4.7	5.2	4.5	5.2
Dairying and Pig Raising .. .. .	10.9	10.2	9.4	10.0	10.0	10.4	10.8	10.8
Other Rural .. .. .	12.0	12.1	12.4	13.5	13.3	13.9	14.1	15.8
<b>Total</b> .. .. .	89.2	89.2	85.2	91.6	87.6	91.6	85.0	91.7
Manufacturing .. .. .	89.5	90.2	76.2	83.4	73.2	87.8	72.8	93.2
Transport, Storage, and Communication .. .. .	4.5	4.7	4.3	5.0	5.1	5.6	5.1	6.2
Finance—								
Building and Housing Societies .. .. .	11.7	11.3	10.8	10.6	10.4	10.6	10.4	10.5
Pastoral Finance Companies .. .. .	24.0	7.5	8.4	6.8	8.1	4.3	5.3	5.1
Hire Purchase and other Finance Companies .. .. .		6.7	5.4	6.8	7.3	7.3	6.0	8.9
Other .. .. .		4.5	4.0	4.9	5.3	5.0	5.7	7.6
<b>Total</b> .. .. .	35.7	30.0	28.7	29.1	31.2	27.2	27.4	32.1
Commerce—								
Retail Trade .. .. .	36.8	40.6	33.0	43.3	37.1	43.0	40.0	48.9
Wholesale Trade .. .. .	47.4	54.7	48.5	51.8	52.9	56.5	59.0	66.0
Temporary Advances to Woolbuyers .. .. .								
<b>Total</b> .. .. .	84.2	95.3	81.6	95.1	90.0	99.5	99.0	114.9
Building and Construction .. .. .	10.8	9.9	10.6	12.1	11.2	13.3	13.3	14.4
Other Businesses .. .. .	25.8	28.8	27.9	30.8	33.1	37.1	36.7	39.2
Unclassified .. .. .	1.6	1.6	1.4	2.0	1.6	2.8	2.7	2.7
<b>Total Business</b> .. .. .	341.5	349.7	315.9	349.1	333.0	364.9	342.0	394.4
<b>PUBLIC AUTHORITIES</b> .. .. .	11.1	9.3	14.8	7.5	8.2	3.1	5.9	2.6
<b>PERSONAL</b> (Main Purpose)—								
For building or purchasing own home .. .. .	42.4	39.6	40.4	45.2	46.0	48.3	49.4	50.9
Other (including personal loans) .. .. .	27.5	25.1	26.0	31.5	32.7	37.3	39.4	43.6
<b>Total Personal</b> .. .. .	69.9	64.7	66.4	76.7	78.7	85.6	88.8	94.5
<b>NON-PROFIT ORGANIZATIONS</b> .. .. .	9.1	8.2	9.0	9.4	10.3	10.9	12.0	12.2
<b>NON-RESIDENT BORROWERS</b> .. .. .	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2
<b>TOTAL</b> .. .. .	431.6	432.0	406.2	442.8	430.3	464.6	448.8	503.9

\* Major Private Trading Banks and Commonwealth Trading Bank.

† Loans (excluding loans to authorised dealers in short-term money market), advances, and bills discounted.

‡ See note at head of Table 10.

¶ At end of December, 1960.

Note. All figures in the table are shown in £ millions to one decimal place, without adjustment to ensure that component items add to the totals shown.

## No. 12. Major Trading Banks\*: Classification† of New and Increased Lending Commitments‡, Australia, 1962 to 1965

Note. This table indicates the sources of demand for new lending and, if taken in conjunction with the classification of overdraft limits outstanding (see Table 10), the approximate rates of cancellations and reductions of limits by broad industry groups. The figures have been compiled by the Reserve Bank of Australia.

Six Months ended on Second Wednesday in—	Business					Personal		Other	Total New and Increased Lending Commitments†
	Agriculture, Grazing, and Dairying	Manufacturing	Finance	Commerce	Building and Construction	Advances for Building or Purchasing Own Home	Other (including personal loans)		
	£ million								
TERM LOANS									
1962: July	2.0	4.3	...	0.5	0.2	...	...	0.6	7.5
1963: Jan.	6.9	7.9	...	3.5	0.3	...	...	2.7	21.2
1963: July	6.8	16.6	...	3.0	0.3	...	...	1.5	28.2
1964: Jan.	7.3	7.2	0.1	1.4	0.5	...	...	1.9	18.3
1964: July	9.0	10.7	0.1	1.3	0.5	...	...	2.9	24.6
1965: Jan.	7.6	8.8	...	1.2	0.3	...	...	1.1	18.9
ALL NEW AND INCREASED COMMITMENTS									
1962: July	49.5	48.7	16.8	44.8	13.4	35.6	28.7	45.0	282.4
1963: Jan.	44.2	51.5	17.6	48.4	11.8	30.4	24.1	40.8	268.7
1963: July	53.8	62.8	16.9	51.2	12.6	35.8	30.5	41.2	304.8
1964: Jan.	51.7	48.2	13.0	47.3	14.5	34.2	30.6	41.1	280.5
1964: July	60.1	55.3	11.3	45.1	15.1	35.3	36.8	44.1	303.1
1965: Jan.	54.4	52.2	14.2	43.7	14.2	35.0	31.5	42.8	287.9

\* Major Private Trading Banks and Commonwealth Trading Bank.

† This classification is an abridged version of the classification used for advances—see note at head of Table 10.

‡ Excludes commitments in respect of temporary advances to woolbuyers.

Note. All figures in the table are shown in £ millions to one decimal place, without adjustment to ensure that component items add to the totals shown.

## No. 13. Major Trading Banks\*: Overdraft Limits Outstanding and New and Increased Lending Commitments, Australia, Monthly, 1962-63 and 1963-64

Month	Overdraft Limits Outstanding† on Second Wednesday of Month		New and Increased Lending Commitments‡ in period ending on Second Wednesday of Month			
	1962-63	1963-64	Term Loans		All New and Increased Commitments	
			1962-63	1963-64	1962-63	1963-64
	£ million		Weekly Averages—£ million			
July	1,732.8	1,821.4	0.8	1.0	10.2	13.6
August	1,744.3	1,833.7	0.5	1.0	11.3	10.8
September	1,752.1	1,845.2	1.0	0.7	9.9	11.3
October	1,752.9	1,861.2	1.0	0.7	9.9	12.0
November	1,766.5	1,873.7	0.7	0.5	10.8	10.4
December	1,770.9	1,881.2	1.0	0.7	11.6	10.8
January	1,762.7	1,863.5	0.7	0.6	8.4	9.4
February	1,767.3	1,868.5	1.0	0.9	9.3	10.4
March	1,783.2	1,878.3	1.8	1.0	13.2	12.9
April	1,793.6	1,882.3	1.8	0.6	13.7	10.8
May	1,798.0	1,896.7	0.4	1.2	10.0	12.4
June	1,812.2	1,907.4	0.6	0.7	11.2	12.4

\* Major Private Trading Banks and Commonwealth Trading Bank.

† Excludes limits in respect of term loans and temporary advances to woolbuyers.

‡ Excludes commitments in respect of temporary advances to woolbuyers.

# No. 14. Major Trading Banks\*: Classification of Deposits† within Australia, 1960 to 1964

Classification‡	Deposits on Second Wednesday in—							
	Dec., 1960¶	July, 1961	Jan., 1962	July, 1962	Jan., 1963	July, 1963	Jan., 1964	July, 1964
	£ million							
FIXED DEPOSITS								
Business Deposits—								
Agriculture, Dairying, and Grazing .. ..	99.1	111.6	120.7	123.5	129.4	134.7	145.1	159.1
Manufacturing .. ..	22.6	29.7	22.1	21.8	24.1	24.3	27.9	39.8
Transport, Storage, and Communication ..	4.7	4.4	4.6	4.8	5.1	5.3	5.6	7.0
Finance .. ..	39.6	41.9	46.6	46.6	51.6	50.4	50.5	54.0
Commerce .. ..	16.7	20.7	24.8	26.8	28.3	26.9	30.5	36.9
Building and Construction .. ..	6.1	6.6	8.4	9.7	11.9	11.3	12.1	14.7
Other Businesses .. ..	16.4	18.6	23.5	25.1	29.3	29.7	31.6	37.2
Unclassified .. ..	1.0	2.1	2.5	2.5	2.9	3.0	3.7	4.6
Total Business Deposits .. ..	206.3	235.7	253.2	260.8	282.6	285.5	307.0	353.4
Deposits of Public Authorities .. ..	17.8	27.5	40.0	43.1	46.6	46.2	47.0	54.4
Personal Deposits .. ..	132.6	173.8	195.8	206.4	222.9	227.8	242.1	269.0
Deposits of Non-profit Organizations ..	8.9	12.1	13.0	15.9	15.3	17.1	17.9	21.0
Deposits of Non-residents .. ..	3.7	4.0	4.2	4.9	4.9	5.7	6.1	6.0
Total Deposits .. ..	369.3	453.1	506.2	531.1	572.3	582.5	620.1	703.8
CURRENT DEPOSITS								
Business Deposits—								
Agriculture, Dairying, and Grazing .. ..	247.0	216.0	244.5	209.2	231.9	221.9	269.4	248.4
Manufacturing .. ..	111.2	91.1	118.9	108.2	117.6	103.0	128.9	115.1
Transport, Storage, and Communication ..	27.8	25.4	25.3	25.3	25.7	25.0	27.2	28.3
Finance .. ..	78.9	81.9	86.7	93.8	94.5	91.3	107.9	100.0
Commerce .. ..	152.8	121.2	151.9	131.8	150.9	136.1	160.4	143.3
Building and Construction .. ..	43.5	41.7	43.7	42.5	44.0	40.3	46.5	47.3
Other Businesses .. ..	185.0	166.4	172.1	178.4	179.1	185.2	201.7	210.7
Unclassified .. ..	11.7	11.4	11.0	12.5	13.4	15.8	18.0	16.3
Total Business Deposits .. ..	857.8	755.0	854.2	801.6	857.0	818.7	960.1	909.5
Deposits of Public Authorities .. ..	40.5	54.2	40.3	53.0	44.5	62.2	45.7	65.0
Personal Deposits .. ..	350.6	307.6	327.4	312.4	334.3	323.1	361.1	346.7
Deposits of Non-profit Organizations ..	43.7	47.0	46.5	51.3	53.9	55.2	55.5	63.8
Deposits of Non-residents .. ..	8.7	8.8	9.5	9.8	11.8	10.1	11.8	11.5
Total Deposits .. ..	1,301.3	1,172.7	1,277.9	1,228.0	1,301.5	1,269.2	1,434.2	1,396.4
TOTAL DEPOSITS								
Business Deposits—								
Agriculture, Dairying, and Grazing .. ..	346.1	327.6	365.3	332.6	361.3	356.5	414.5	407.5
Manufacturing .. ..	133.8	120.8	141.0	130.0	141.7	127.3	156.8	154.9
Transport, Storage, and Communication ..	32.5	29.7	29.9	30.1	30.8	30.3	32.8	35.3
Finance .. ..	118.5	123.8	133.3	140.4	146.1	141.7	158.4	154.0
Commerce .. ..	169.5	142.0	176.8	158.5	179.1	163.1	190.9	180.2
Building and Construction .. ..	49.6	48.3	52.1	52.2	55.9	51.7	58.7	62.0
Other Businesses .. ..	201.4	185.0	195.6	203.5	208.4	214.9	233.4	247.9
Unclassified .. ..	12.7	13.5	13.5	15.0	16.3	18.8	21.7	21.0
Total Business Deposits .. ..	1,064.1	990.7	1,107.4	1,062.3	1,139.6	1,104.2	1,267.1	1,262.9
Deposits of Public Authorities .. ..	58.3	81.8	80.3	96.0	91.1	108.4	92.7	119.4
Personal Deposits .. ..	483.2	481.4	523.2	518.8	557.2	550.9	603.2	615.8
Deposits of Non-profit Organizations ..	52.6	59.0	59.5	67.3	69.2	72.3	73.4	84.7
Deposits of Non-residents .. ..	12.4	12.8	13.6	14.7	16.7	15.8	17.9	17.4
Total Deposits .. ..	1,670.5	1,625.7	1,784.1	1,759.2	1,873.8	1,851.7	2,054.2	2,100.2

\* Major Private Trading Banks and Commonwealth Trading Bank.

† Excludes the deposits of Commonwealth and State Governments.

‡ This classification corresponds with the classification used for advances—see note at head of Table 10.

¶ At end of December, 1960.

Note. All figures in the table are shown in £ millions to one decimal place, without adjustment to ensure that component items add to the totals shown.

**No. 15. Major Trading Banks\*: Ratios, 1953-54 to 1963-64**  
Average of Weekly Figures

Year ended June	New South Wales— Ratio to Total Deposits		Australia—Ratio to Total Deposits							
	Deposits Not Bearing Interest	Advances (excluding Government and Municipal Securities)	Deposits Not Bearing Interest	Deposits Bearing Interest	Liquid Assets and Government Securities				Statutory Reserve with Central Bank	Advances, etc.
					Cash Items	Commonwealth and State Government Securities		Total		
						Treasury Bills and Seasonal Securities	Other			
	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
1954	82.9	53.3	80.8	19.2	5.7	8.6	11.0	25.3	22.4	50.8
1955	80.9	62.2	79.4	20.6	5.2	4.3	10.7	20.2	20.6	58.3
1956	80.6	67.5	79.1	20.9	5.2	3.8	10.3	19.3	18.4	61.5
1957	78.5	63.8	77.3	22.7	4.9	3.6	12.4	20.9	19.1	57.5
1958	76.0	60.4	74.9	25.1	4.4	2.8	14.0	21.2	20.5	55.3
1959	73.9	63.0	72.8	27.2	4.3	2.7	15.6	22.6	16.2	58.0
1960	74.0	60.2	73.1	26.9	4.1	1.6	17.4	23.1	16.4	55.8
1961	71.3	63.7	70.5	29.5	4.2	1.3	13.2	18.7	17.0	60.7
1962	66.0	58.8	65.0	35.0	4.0	1.9	20.5	26.4	12.0	55.5
1963	63.7	58.4	62.7	37.3	3.6	1.8	19.7	25.1	11.1	55.7
1964	62.3	55.6	61.9	38.1	3.3	2.6	20.7	26.6	12.7	52.9

\* Major Private Trading Banks and Commonwealth Trading Bank.

**No. 16. Savings Banks in New South Wales and Australia, 1954 to 1964**

At end of June	New South Wales					Australia		
	Active Accounts	Depositors' Balances				Active Accounts	Depositors' Balances	
		Commonwealth Savings Bank	Other Savings Banks*	Total	Per Head of Population		Amount	Per Head of Population
	Thousands	£ thousand			£ s. d.	Thousands	£ thousand	£ s. d.
1954	2,308	339,797	...	339,797	99 5 1	6,789	1,010,129	112 8 1
1955	2,337	358,645	...	358,645	102 15 1	6,895	1,073,394	116 13 3
1956	2,462	363,711	22,843	386,554	108 15 8	7,189	1,140,997	121 0 7
1957	2,609	363,406	58,778	422,184	116 10 8	7,528	1,227,410	127 5 8
1958	2,740	367,439	81,579	449,018	121 14 3	7,886	1,296,843	131 14 2
1959	2,879	380,962	107,311	488,273	129 19 8	8,282	1,391,332	138 5 9
1960	3,013	402,398	139,174	541,572	141 9 4	8,687	1,522,704	148 2 3
1961	3,151	413,439	155,712	569,151	145 6 1	9,074	1,577,451	150 2 4
1962	3,324	438,083	186,938	625,021	157 3 5	9,599	1,734,886	162 1 3
1963	3,562	470,852	233,146	703,998	173 17 9	10,323	1,969,846	180 9 0
1964	3,817	511,792	279,814	791,606	192 5 10	11,051	2,238,124†	200 19 10

\* Private Savings Banks. The first of these commenced business in January, 1956.

† Commonwealth Savings Bank, £1,021,447,000; State Savings Banks, including Trustee Savings Banks in Tasmania, £589,386,000; Private Savings Banks, £627,291,000.

Savings Certificates outstanding in Australia at 30th June, 1961 amounted to £5,989,000. The last of the certificates matured in 1961.

**No. 17. Savings Banks: Assets within Australia, 1956 to 1964**

At end of June	Coin, Bullion, Notes	Deposits with—		Australian Public Securities		Loans to Authorised Money Market Dealers	Loans, Advances, etc.	Premises, Furniture, Sites	Other	Total Assets
		Central Bank	Trading Banks	Common- wealth and State *	Other					
	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000
1956	2,763	101,579	41,547	675,198	177,110	...	181,915	8,505	9,497	1,198,114
1957	2,801	98,576	54,797	706,062	199,186	...	202,076	10,602	10,493	1,284,593
1958	2,812	104,633	54,644	719,354	224,502	...	228,144	12,911	11,184	1,358,184
1959	3,253	124,543	51,129	740,128	248,938	‡	260,982	15,761	12,362‡	1,457,096
1960	2,888	136,122	52,061	793,829	284,428	1,675	301,713	18,231	5,234	1,596,181
1961	4,336	138,572	44,552	789,332	311,409	7,625	339,609	21,282	5,313	1,662,030
1962	4,934	159,494	55,908	832,565	351,944	13,790	375,071	23,744	6,513	1,823,963
1963	4,736	183,116	59,517	913,596	417,761	19,505	437,322	26,055	8,200	2,069,808
1964	5,064	215,102	61,534	997,173	477,779	17,104	546,908†	28,607	9,686	2,358,957

\* Includes Treasury Bills and Treasury Notes. See note †, Table 8.

† Includes advances for housing, £498,906,000.

‡ Loans to authorised dealers in short-term money market are included in "Other" assets.

# No. 18. Reserve Bank of Australia\*: Note Issue and Central Banking Business, 1955 to 1964

## Averages of Weekly Balance Sheet

Period	Liabilities							Assets				Total Assets or Liabilities
	Capital and Reserves	Notes on Issue	Statutory Reserve Deposit Accounts of Trading Banks †	Term Loan Fund Accounts of Trading Banks ‡	Other Deposits of Trading Banks	Deposits of Savings Banks	Other	Gold and Foreign Exchange	Australian Government Securities ¶	Australian Notes and Coin	Other	
	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000
Year ended June—												
1955	13,279	357,023	306,286	...	36,795	243,468		464,777	408,059	2,380	81,635	956,851
1956	14,945	374,096	272,841	...	35,630	208,717		332,427	479,687	2,364	91,751	906,229
1957	17,559	383,214	289,444	...	31,345	205,917		382,938	472,020	1,892	70,629	927,479
1958	21,618	389,544	328,337	...	25,602	218,393		508,718	428,135	2,026	44,615	983,494
1959	26,437	396,019	259,865	...	24,189	232,866		450,228	428,341	2,182	58,625	939,376
1960	25,029	413,592	280,786	...	19,580	246,368		479,855	435,858	3,566	66,076	985,355
1961	22,790	427,710	294,409	...	18,478	138,285	130,132	404,145	531,405	6,280	89,974	1,031,804
1962	26,000	427,503	217,733	11,355	20,099	151,036	181,950	526,059	429,590	7,985	72,042	1,035,676
1963	28,513	438,262	212,254	46,101	13,411	178,211	128,582	547,829	414,518	9,118	73,869	1,045,334
1964	30,302	438,361	265,677	34,416	7,012	210,153	139,201	699,861	332,044	9,670	83,547	1,125,122
Month of June—												
1955	13,565	363,077	280,724	...	37,090	234,483		417,406	424,565	2,725	84,243	928,939
1956	15,325	374,253	260,399	...	37,244	204,134		301,558	470,289	2,576	116,932	891,355
1957	18,105	381,594	340,334	...	27,986	208,903		502,720	412,142	1,952	60,108	976,922
1958	22,475	387,944	282,734	...	24,337	231,020		480,650	417,556	2,559	47,745	948,510
1959	27,527	395,549	250,159	...	17,793	245,495		466,570	386,141	2,331	81,481	936,523
1960	20,627	422,057	304,230	...	21,024	257,575		497,880	442,616	6,883	78,134	1,025,513
1961	23,317	421,362	260,289	...	17,334	132,513	200,534	474,878	475,940	8,624	95,907	1,055,349
1962	26,670	429,283	195,003	56,665	18,870	160,854	131,951	525,750	414,753	9,090	69,703	1,019,296
1963	28,856	435,722	223,636	33,589	6,331	185,454	134,710	577,913	332,546	10,725	127,114	1,048,298
1964	30,532	433,655	339,387	21,294	7,399	220,050	144,814	805,677	302,226	9,274	79,954	1,197,131

\* Commonwealth Bank prior to 14th January, 1960.

† Special Accounts of trading banks before 14th January, 1960.

‡ Term Loan Fund Accounts were established in April, 1962.

¶ Includes Treasury Bills and Treasury Notes. See note †, Table 8.

# No. 19. Reserve Bank of Australia: Balance Sheet and Distribution of Profits, 1962-63 and 1963-64

Item	1962-63				1963-64			
	Central Banking Business	Note Issue Department	Rural Credits Department	All Departments *	Central Banking Business	Note Issue Department	Rural Credits Department	All Departments *
	£000	£000	£000	£000	£000	£000	£000	£000
LIABILITIES AT 30th JUNE								
Capital .. .. .	4,000	...	4,714	8,714	4,000	...	4,714	8,714
Reserve Funds .. .. .	21,777	...	2,165	23,942	24,268	...	2,411	26,679
Special Reserve—Premium on Gold Sold .. .. .	...	4,755	...	4,755	...	4,755	...	4,755
Australian Notes on Issue .. .. .	...	430,155	...	430,155	...	428,043	...	428,043
Deposits, Bills Payable, and Other (including provision for contingencies) .. .. .	625,082	10,456	98,405	641,305	769,136†	10,568	58,333	786,290
Total Liabilities .. .. .	650,859	445,366	105,284	1,108,871	797,404	443,366	65,458	1,254,481
ASSETS AT 30th JUNE								
Gold and Balances held Abroad (including Money at Short Call and Treasury Bills) .. .. .	296,328	250,024	...	546,352	433,047	273,111	...	706,158
Other Oversea Securities .. .. .	17,761	15,946	...	33,707	61,279	38,544	...	99,823
Australian Notes and Coin .. .. .	6,996	...	...	6,996	6,352	...	...	6,352
Australian Government Securities† .. .. .	215,820	179,353	...	395,173	205,818	131,661	...	337,479
Bills Receivable and Remittances in Transit .. .. .	4,894	...	...	4,894	14,822	...	...	14,822
Premises .. .. .	5,022	...	...	5,022	7,557	...	...	7,557
Loans, Advances, and All Other Assets .. .. .	104,038	43	105,284	116,727	68,529	50	65,458	82,290
Total Assets .. .. .	650,859	445,366	105,284	1,108,871	797,404	443,366	65,458	1,254,481
DISTRIBUTION OF NET PROFITS								
Reserves .. .. .	1,676	...	222	1,898	2,492	...	247	2,739
Development Fund .. .. .	...	...	222	222	...	...	246	246
Commonwealth Treasury .. .. .	1,675	12,781	...	14,456	2,491	13,491	...	15,982
Total Net Profits .. .. .	3,351	12,781	444	16,576	4,983	13,491	493	18,967

\* Excludes inter-departmental accounts (£92,638,000 in 1962-63 and £51,747,000 in 1963-64).

† Includes Treasury Bills.

‡ Comprises Statutory Reserve Deposit Accounts of Trading Banks (£338,149,000), Term Loan Fund Accounts of Trading Banks (£24,926,000), Other Deposits of Trading Banks (£25,981,000), Deposits of Savings Banks (£216,154,000), Deposits of Oversea Institutions (£10,230,000), and Other Deposits and Provision for Contingencies (£153,696,000).



**No. 20. Commonwealth Banking Corporation and Banks under its Control:  
Balance Sheets at 30th June, 1964**

Item	Commonwealth Banking Corporation	Commonwealth Trading Bank	Commonwealth Savings Bank	Commonwealth Development Bank	Total*
	£ 000	£ 000	£ 000	£ 000	£ 000
<b>LIABILITIES</b>					
Capital .. .. .	...	7,429	...	30,857	38,286
Reserve Funds .. .. .	...	5,192	13,703	8,416	27,311
Balances due to Other Banks .. .. .	...	820	...	13,598	820
Deposits, Bills Payable, and All Other Liabilities .. .. .	7,236	483,450	1,069,445	11,453	1,552,364
<b>Total Liabilities .. .. .</b>	<b>7,236</b>	<b>496,891</b>	<b>1,083,148</b>	<b>64,324</b>	<b>1,618,781</b>
<b>ASSETS</b>					
Cash Balances, Cash at Bankers, and Money at Short Call† .. .. .	721	23,305	145,276	321	156,718
Statutory Reserve Deposit with Reserve Bank .. .. .	...	57,506	...	...	57,506
Australian Government Securities‡ .. .. .	3,015	99,999	683,143	1,502	787,659
Loans, Advances, etc. .. .. .	...	190,205	226,237	61,691	464,568
Premises .. .. .	3,266	4,136	16,999	...	24,401
Other Assets .. .. .	234	121,740	11,493	810	127,929
<b>Total Assets .. .. .</b>	<b>7,236</b>	<b>496,891</b>	<b>1,083,148</b>	<b>64,324</b>	<b>1,618,781</b>

\* Excludes amounts owing between the banks under the control of the Corporation.

† Includes £1,978,000 held by Trading Bank at short call overseas, loans to authorised dealers in short-term money market (Trading Bank, £5,159,000; Savings Bank, £6,654,000), cash with Reserve Bank (Savings Bank, £119,755,000), and deposits with Australian Trading Banks (Savings Bank, £17,217,000).

‡ Includes Treasury Bills and Treasury Notes.

**No. 21. Banks under the Control of the Commonwealth Banking Corporation\*:  
Net Profits and Distribution of Profits, 1958-59 to 1963-64**

Particulars	Year ended 30th June					
	1959	1960	1961	1962	1963	1964
	£	£	£	£	£	£
<b>NET PROFITS</b>						
Commonwealth Trading Bank† .. .. .	600,668	487,854	670,154	726,418	917,820	989,106
Commonwealth Savings Bank† .. .. .	1,302,708	1,585,127	1,814,928	983,996	2,050,832	3,683,666
Commonwealth Development Bank .. .. .	635,088‡	582,035	611,590	683,707	890,675	968,167
<b>Total .. .. .</b>	<b>2,538,464</b>	<b>2,655,016</b>	<b>3,096,672</b>	<b>2,394,121</b>	<b>3,859,327</b>	<b>5,640,939</b>
<b>DISTRIBUTION OF PROFITS</b>						
Reserve Funds .. .. .	1,343,358	1,338,060	1,533,077	1,400,375	2,035,542	2,701,529
Commonwealth Treasury .. .. .	...	756,025	921,487	716,668	1,144,867	1,733,362
National Debt Sinking Fund .. .. .	708,270	...	...	...	...	...
State Authorities .. .. .	486,836	560,931	642,108	277,078	678,918	1,206,048
<b>Total .. .. .</b>	<b>2,538,464</b>	<b>2,655,016</b>	<b>3,096,672</b>	<b>2,394,121</b>	<b>3,859,327</b>	<b>5,640,939</b>

\* The Commonwealth Banking Corporation, which was constituted on 14th January, 1960, controls the Commonwealth Trading Bank, Commonwealth Savings Bank, and Commonwealth Development Bank. The Development Bank was formed basically from an amalgamation of the Mortgage Bank and Industrial Finance Departments of the Commonwealth Bank of Australia.

† Profit after writing down bank premises.

‡ Mortgage Bank and Industrial Finance Departments of the Commonwealth Bank of Australia.



### No. 22. Rural Bank of New South Wales, General Bank Department: Balance Sheet and Net Profit, 1959-60 to 1963-64

Item	1959-60	1960-61	1961-62	1962-63	1963-64
	£	£	£	£	£
LIABILITIES AT 30TH JUNE					
Inscribed Stock and Debentures .. .. .	14,431,933	13,729,996	13,028,490	12,399,628	11,529,927
General Reserve .. .. .	3,512,004	3,642,230	3,807,413	4,017,262	4,291,360
Special Reserve* .. .. .	8,094,964	8,094,964	8,763,983	9,306,900	10,070,361
Deposits, Other Liabilities, and Reserves for Contingencies ..	57,136,793	64,659,004	73,873,053	86,155,585	107,074,270
Re-establishment and Employment Act .. .. .	564,525	496,023	438,285	383,686	331,781
Total Liabilities .. .. .	83,740,219	90,622,217	99,911,224	112,263,061	133,297,699
ASSETS AT 30TH JUNE					
Cash and Bank Balances .. .. .	3,812,411	3,817,949	2,494,880	4,901,200	6,234,086
Money at Short Call or on Short Term .. .. .	7,350,000	4,450,000	4,198,110	4,405,913	7,774,371
Cheques, etc., and Balance with and due by other Banks ..	1,128,266	1,368,685	2,626,432	1,166,900	3,865,840
Australian Public Securities—					
Commonwealth and State Government—					
Treasury Bills and Treasury Notes .. .. .	499,870	249,918	...	1,498,502	...
Other .. .. .	7,321,835	9,769,086	9,925,495	13,319,185	21,029,481
Local and Semi-Government .. .. .	317,195	324,364	349,326	362,580	460,514
Loans and Advances .. .. .	55,010,434	62,325,976	70,535,011	76,724,889	83,684,387
Bank Premises and Sites .. .. .	4,785,333	5,014,655	5,263,663	5,493,543	5,885,454
Sundry Debtors and Other Assets .. .. .	3,514,875	3,301,584	4,518,307	4,390,349	4,363,566
Total Assets .. .. .	83,740,219	90,622,217	99,911,224	112,263,061	133,297,699
NET PROFIT †					
Total .. .. .	123,792	130,226	165,183	209,849	274,098

\* The Rural Bank receives one-half of the profits earned in New South Wales by the Commonwealth Savings Bank of Australia. This is credited to the Special Reserve.

† Net profit transferred to General Reserve.

### No. 23. Rural Bank of N.S.W.: Advances for Homes\*, 1953-54 to 1963-64

Year ended 30th June	Advances during Year		Advances on which Final Instalment Paid during Year	Advances Repaid during Year	Advances Outstanding at End of Year	
	Number †	Amount			Number †	Amount ‡
		£	No.	£		£
1954	1,375	2,134,925	2,818	2,573,328	20,045	15,749,318
1955	2,133	3,487,950	2,563	2,456,012	19,615	16,750,128
1956	1,399	2,756,984	2,236	2,185,537	18,778	17,419,157
1957	1,372	2,850,635	2,052	2,151,119	18,098	18,170,746
1958	1,576	3,489,770	2,030	2,213,342	17,644	19,595,103
1959	1,176	2,721,787	1,905	2,227,056	16,915	20,212,349
1960	1,610	4,026,282	1,914	2,247,227	16,611	21,967,335
1961	2,032	5,399,945	1,547	2,105,829	17,096	25,281,661
1962	1,668	5,658,066	1,407	2,795,530	17,357	28,210,784
1963	2,014	6,541,805	1,354	3,438,334	18,017	31,381,007
1964	2,434	7,573,699	1,479	4,599,910	18,972	34,394,790

\* Figures represent the advances made in the form of long-term loans or by way of overdrafts for the building or purchase of homes and for alterations and additions and other purposes associated with homes.

† The number of advances during a year represents the number of dwellings in respect of which an advance was first made in the year, and should not be related to the amount of advances, which includes subsequent advances made in respect of the dwellings. The number of advances outstanding at the end of a year represents the number of dwellings financed on which debt was still outstanding.

‡ Comprises principal outstanding and loan charges due but not paid.

### No. 24. Rural Bank of N.S.W.: Personal Loans, 1953-54 to 1963-64

Year ended 30th June	Advances during Year		Advances on which Final Instalment Paid during Year	Advances Repaid during Year	Advances Outstanding at End of Year	
	Number	Amount			Number	Balances Outstanding*
		£	No.	£		£
1954	9,907	1,662,417	9,517	1,404,468	13,811	1,588,914
1955	9,671	1,907,924	9,184	1,647,703	14,298	1,848,250
1956	7,001	1,162,568	9,079	1,536,417	12,220	1,474,142
1957	8,886	1,312,776	8,588	1,417,251	12,518	1,369,508
1958	12,525	2,277,621	9,655	1,596,859	15,388	2,049,655
1959	14,052	2,572,868	10,876	2,050,824	18,564	2,571,329
1960	17,705	4,443,685	13,620	2,717,018	22,649	4,297,459
1961	19,886	5,983,614	15,096	4,081,466	27,439	6,198,578
1962	27,023	8,833,819	18,545	5,882,152	35,917	9,148,984
1963	32,154	11,578,321	23,935	8,636,883	44,136	12,088,396
1964	36,088	14,080,948	30,051	11,393,090	50,173	14,775,661

\* Comprises principal outstanding and loan charges due but not paid.

### No. 25. Rural Bank of New South Wales: Government Agency Department\*, Year ended 30th June, 1964

Agency	Advances during year	Revenue Charges including Interest	Repayments		Debts written Off, Amounts Waived, etc.	Advances Outstanding at 30th June†
			Advances	Revenue Charges		
	£	£	£	£	£	£
Advance to Settlers	352,064	53,354	343,555	54,657	...	1,264,022
Rural Industries	306,267	13,474	161,016	13,182	540	533,697
Rural Reconstruction	394,852	64,460	472,791	61,228	1,310	2,661,313
Irrigation	572,917	1,819,253	524,732	1,774,420	190,330	6,183,290
Closer Settlement	...	1,240	1,409	1,249	...	30,486
Government Housing ‡	10	219	1,545	233	...	4,145
Building Relief ‡	...	48	302	48	...	1,372
Home Building Scheme ‡	...	1	45	25	...	...
Sale of Homes	3,885,862	2,238,597	935,110	2,168,477	315,893	48,273,102
Building Society	5,953,144	1,256,638	1,539,214	1,256,639	...	29,304,641
Total, All Agencies	11,465,116	5,447,284	3,979,719	5,330,158	508,073	88,256,068

\* This Department administers various lending activities as agent for the State Government; particulars thereof are not included in Table 22.

† Comprises principal outstanding and loan charges due but not paid.

‡ Following the constitution of the Housing Commission of N.S.W., the activities of this Agency were restricted, as from 31st October, 1942, to administration and collection of loans outstanding.

### No. 26. Debits\* to Customers' Accounts with Trading Banks, 1954-55 to 1963-64

Month	1954-55	1955-56	1956-57	1957-58	1958-59	1959-60	1960-61	1961-62	1962-63	1963-64
Weekly Averages—£ million										
NEW SOUTH WALES										
July	181.8	201.7	214.6	235.9	242.6	275.3	342.5	322.2	368.0	410.0
Aug.	170.6	186.9	189.0	205.8	218.8	254.5	313.7	282.8	323.1	351.0
Sept.	179.7	193.7	201.0	227.4	236.1	283.1	328.9	313.4	344.2	388.5
Oct.	190.3	202.9	221.8	233.6	252.3	290.5	333.6	338.7	362.1	408.3
Nov.	185.8	216.1	226.1	237.9	254.3	295.2	344.9	331.6	351.2	429.8
Dec.	194.5	214.1	231.7	253.8	274.4	312.5	344.4	339.8	374.9	457.6
Jan.	173.8	183.9	202.3	200.6	205.7	259.3	290.2	296.9	335.5	379.7
Feb.	188.3	187.1	224.7	232.6	254.3	294.1	306.4	337.7	363.7	439.5
Mar.	186.0	199.8	233.5	239.8	259.0	319.4	317.2	331.9	360.1	424.7
Apr.	185.5	201.2	232.2	234.2	250.1	302.3	301.7	330.5	371.5	412.9
May	203.3	218.0	229.8	235.0	263.4	328.0	326.7	360.1	355.6	420.1
June	206.0	203.9	234.5	231.8	269.6	331.2	316.2	347.5	381.2	436.3
Year	187.5	200.9	219.4	230.3	248.9	296.3	322.5	327.0	356.6	412.4
AUSTRALIA										
July	471.8	521.3	542.2	601.4	623.5	705.5	835.0	820.1	931.2	1,027.4
Aug.	443.9	479.9	482.6	528.1	559.0	647.7	805.5	729.7	818.9	901.7
Sept.	473.2	493.9	526.7	577.7	598.5	713.1	797.4	789.0	870.6	981.1
Oct.	498.2	519.8	562.8	604.1	640.6	736.5	831.6	833.2	912.5	1,019.5
Nov.	483.9	552.0	571.9	609.1	645.2	746.9	846.0	815.6	885.0	1,050.9
Dec.	511.5	563.6	590.3	668.2	707.7	815.5	856.5	881.5	952.3	1,163.4
Jan.	464.1	490.4	531.6	513.4	525.2	658.7	742.8	748.2	850.2	929.6
Feb.	505.1	502.0	591.3	588.4	672.9	739.3	768.8	856.0	949.0	1,083.3
Mar.	502.3	528.0	597.7	610.1	664.5	783.8	795.8	834.3	931.3	1,075.2
Apr.	485.3	522.8	594.5	610.1	639.8	754.3	757.1	829.9	960.6	1,063.2
May	532.6	562.0	597.9	608.9	679.0	819.8	815.2	896.1	911.9	1,072.2
June	522.5	525.9	589.6	603.7	677.6	821.4	781.7	875.3	959.7	1,103.0
Year	492.0	522.0	563.3	592.7	637.4	747.3	803.8	823.6	908.2	1,037.0

\* "Debits" refer to all trading banks, excluding accounts of Australian governments at metropolitan branches and central banking business of the Central Bank.

### No. 27. Yields\* on Commonwealth Government Securities in Australia, 1952-53 to 1963-64

Year ended 30th June	Short-term	Long-term	Month	Short-term	Long-term	Month	Short-term	Long-term
	Per cent.	Per cent.		Per cent.	Per cent.		Per cent.	Per cent.
1953	3.03	4.54	1962: July	4.30	4.90	1963: July	3.75	4.49
1954	3.10	4.44	August	4.26	4.91	August	3.73	4.49
1955	3.49	4.50	September	4.25	4.94	September	3.68	4.46
1956	4.39	4.76	October	4.20	4.90	October	3.66	4.44
1957	4.71	5.06	November	4.14	4.86	November	3.66	4.44
1958	4.38	4.99	December	4.13	4.88	December	3.64	4.44
1959	4.16	4.94	1963: January	4.11	4.86	1964: January	3.64	4.45
1960	4.01	4.91	February	4.09	4.86	February	3.61	4.45
1961	5.06	5.21	March	4.04	4.84	March	3.63	4.46
1962	4.45	5.06	April	3.88	4.65	April	4.13	4.58
1963	4.08	4.80	May	3.78	4.54	May	4.15	4.66
1964	3.79	4.51	June	3.75	4.50	June	4.23	4.70

\* Compiled by Reserve Bank. From 1951-52 to 1958-59, average of yields on last Wednesday of each month for a theoretical 2-year security (derived by linear interpolation between the yields on two short-term securities) and for a 12-year security (derived as a weighted average of yields on securities maturing in 10 or more years). From July, 1959, average of daily yields, for week centred on last Wednesday in each month, for theoretical 2-year and 15-year securities (derived from a freehand curve).

### No. 28. Fixed Deposit and Overdraft Rates of Interest: Private Trading Banks

Month of Change	Fixed Deposits				Overdraft	Month of Change	Fixed Deposits				Overdraft
	3 months	6 months	12 months	24 months			1 but less than 3 months*	3 but less than 12 months	12 but less than 18 months	18 to 24 months	
	Per cent.	Per cent.	Per cent.	Per cent.			Per cent.	Per cent.	Per cent.	Per cent.	
1942: Mar.	1½	1½	1½	2	4½ to 5	1960: Nov.	...	4	4½	...	7†
1944: Jan.	1	1½	1½	1½	4½ to 4½	1961: July	...	...	4½	...	...
Aug.	½	½	1½	1½	...	1962: Apr.	...	3½	4½	...	...
1945: Dec.	...	...	1	1½	4½ to 4½	Sept.	...	...	4½	...	...
1947: Jan.	...	...	...	...	4½ to 5	1963: Apr.	...	3½	3½	...	6½†
1952: July	1	1½	1½	1½	...	1964: Apr.	3½	3½	4½	...	7†
Aug.	...	...	...	...	4½ to 5	Sept.	...	...	4½	4½	...
1955: Jan.	1½	1½	1½	2	4½ to 5	1965: Mar.	4½	4½	4½	4½	7½†
Mar.	...	...	...	...	6†						
1956: Mar.	2½	2½	2½	3	...						
Apr.	...	...	...	3½	...						
Dec.	...	...	...	...	...						

\* The minimum period of deposit is 3 months except (since April, 1964) for amounts of £50,000 or more on deposit for periods of one month but less than 3 months. The rates shown in this column are the maximum rates on these deposits.

† Maximum rate—average rate on all advances was not to exceed 5½ per cent. from April, 1956 to November, 1960, and 6 per cent. from November, 1960 to April, 1962.

‡ 12 months

†† 12 months to 15 months.

### No. 29. Rates of Interest on Advances: Reserve Bank, Commonwealth Banking Corporation, and Rural Bank of N.S.W.

Month of Change	Reserve Bank*	Commonwealth Development Bank					Common- wealth Savings Bank	Rural Bank of N.S.W.		
	Rural Credits Depart- ment	Common- wealth Trading Bank†	Long- term Loans	Mortgage Bank Department‡		Industrial Finance Depart- ment‡	Housing Loans (Credit Foncier) ¶	Overdraft	Rural, Long- term Loans	Advances for Homes
	Overdraft	Overdraft		To 20 years	Over 20 years	Term Loans				
	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
1937: Jan.	3½§	4½§	...	...	...	...	...	4½	4½	4½
July	3½	...	...	...	...	...	...	...	...	...
1943: Sept.	...	...	...	4	4½	...	...	...	...	...
1946: Jan.	...	...	...	...	...	4½	3½	4½	4½	4½
1952: Aug.	4	4½	...	4½	4½	4½	4½	5	5	5
1956: Apr.	4½	6**	...	5	5	6††	5	5½	5½	5½
1958: Jan.	...	...	6**	...	...	...	...	6**	...	...
1960: Jan.	...	7**	7**	...	...	...	...	7**	...	5½
Nov.	...	...	...	...	...	...	...	...	...	...
Dec.	...	...	...	...	...	...	...	...	...	...
1961: Mar.	...	6½**	6½**	...	...	...	5½	...	...	5½
1963: Apr.	...	...	...	...	...	...	4½	6½**	...	...
May	...	7**	7**	...	...	...	...	7**	...	...
1964: Apr.	...	7½**	7½**	...	...	...	5	7½**	...	...
1965: Apr.	...	...	...	...	...	...	...	...	...	...
May	...	...	...	...	...	...	...	...	...	5½

\* Commonwealth Bank prior to 14th January, 1960.

† General Banking Division of Commonwealth Bank prior to 3rd December, 1953.

‡ Departments of Commonwealth Bank until absorbed by Commonwealth Development Bank on 14th January, 1960.

¶ Made by General Banking Division of Commonwealth Bank until July, 1951.

§ Current since 1934.

|| Since January, 1947, the rate was ½ per cent. lower if guaranteed by Government.

\*\* Maximum rate—average rate on all advances was not to exceed 5½ per cent. from April, 1956 (Rural Bank, January, 1958) to November, 1960, and 6 per cent. from November, 1960 (Rural Bank, December, 1960) to April, 1962.

†† Maximum rate—average rate on all advances approximately 5½ per cent.

No. 30. Major Trading Banks\*: Advances† Outstanding in Australia, Classified by Rate of Interest Charged, 1957 to 1964

Interest Rate per Annum	Proportion per cent. of Advances at end of June							
	1957	1958	1959	1960	1961	1962	1963	1964
5 per cent. or less . . . . .	18.1	11.4	14.8	13.6	10.3	10.8	11.7	10.9
Between 5 and 5½ per cent. . . . .	26.2	28.3	22.2	19.1	9.1	9.8	10.9	2.4
5½ per cent. . . . .	32.1	31.2	29.5	28.6	6.8	6.3	7.9	8.0
Between 5½ and 6 per cent. . . . .	10.9	11.5	12.0	12.0	9.9	9.1	10.6	6.4
6 per cent. . . . .	12.7	17.6	21.5	26.7	19.6	17.9	22.3	12.3
Between 6 and 6½ per cent. . . . .	...	...	...	...	5.2	4.7	7.6	6.9
6½ per cent. . . . .	...	...	...	...	17.4	18.0	29.0	21.4
Between 6½ and 7 per cent. . . . .	...	...	...	...	3.7	3.4	...	4.9
7 per cent. . . . .	...	...	...	...	18.0	20.0	...	26.8
Total Advances . . . . .	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

\* Major Private Trading Banks and Commonwealth Trading Bank.  
† Excluding term loans.

No. 31. Rates of Interest on Depositors' Balances: Commonwealth Savings Bank\*

Month of Change	Balances of General Depositors							Balances of Non-profit Societies			
	£500 and under	Over £500 to £1,000	Over £1,000 to £1,300	Over £1,300 to £1,500	Over £1,500 to £2,000	Over £2,000 to £2,500	Over £2,500 to £3,000	£2,000 and under	Over £2,000 to £2,500	Over £2,500 to £3,000	Over £3,000
	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
1944: Sept.	2†	1¼	...	...	...	...	...	2†	2†	2†	2†
Oct.	...	...	...	...	...	...	...	1¼	1¼	1¼	1¼
1945: Dec.	1	...	...	...	...	...	...	1	1	1	1
1952: Aug.	2¼	1¼	...	...	...	...	...	2¼	1¼	1¼	1¼
1954: June	...	...	1¼	1¼	...	...	...	...	...	...	...
1955: Jan.	2½	...	...	...	...	...	...	2½	...	...	...
1956: Apr.	2¾	2¾	1½	1½	...	...	...	2¾	1½	1½	1½
1958: Nov.	3	3	3	3	3	...	...	3	...	...	...
1961: Jan.	3¼	3¼	3¼	3¼	3¼	3¼	...	3¼	3¼	1¾	1¾
July	3½	3½	3½	3½	3½	3½	3½	3½	3½	3½	2
1963: May	3	3	3	3	3	3	3	3	3	3	1½
1964: June	3¼	3¼	3¼	3¼	3¼	3¼	3¼	3¼	3¼	3¼	1¾
1965: Apr.	3½	3½	3½	3½	3½	3½	3½	3½	3½	3½	1¾

\* These rates are also paid by the private savings banks.  
† Current since January, 1935.

No. 32. First Mortgages of Real Estate\*: Weighted Average Interest Rates, and Classification by Rate of Interest, 1959-60 to 1963-64

Period	Weighted Average Interest Rate					Rate of Interest per Annum	Amount of Consideration				
	1959-60	1960-61	1961-62	1962-63	1963-64		1959-60	1960-61	1961-62	1962-63	1963-64
	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.		£ 000	£ 000	£ 000	£ 000	£ 000
Month †—						Under 4%	1,305	1,410	1,542	1,057	1,438
July	7.6	8.7	8.7	9.1	8.6	4%	608	660	876	621	1,024
Aug.	7.8	8.9	8.7	9.1	8.6	Over 4% to 5%	3,070	2,525	2,960	2,317	2,227
Sept.	7.8	8.8	8.7	9.1	8.6	Over 5% to 6%	26,608	23,630	10,413	8,065	8,416
Oct.	8.0	8.9	8.7	9.1	8.6	Over 6% to 7%	20,674	32,383	21,901	21,234	29,455
Nov.	8.0	8.9	8.8	9.1	8.7	Over 7% to 8%	16,722	25,195	25,976	32,125	37,439
Dec.	8.2	8.9	8.8	9.1	8.6	Over 8% to 9%	2,900	6,918	11,560	13,213	15,228
Jan.	8.2	8.8	8.9	9.0	8.7	Over 9% to 10%	9,223	12,582	12,582	9,383	8,038
Feb.	8.3	8.6	8.8	8.9	8.7	Over 10% to 12½%	5,747	7,805	7,096	11,595	19,075
Mar.	8.4	8.5	8.8	8.7	8.7	Over 12½% to 15%	6,558	9,123	6,513	7,702	7,624
Apr.	8.6	8.5	8.8	8.7	8.7	Over 15% to 17½%	2,055	4,137	2,113	2,065	1,337
May	8.5	8.6	8.9	8.7	8.6	Over 17½% to 20%	2,130	3,783	3,652	2,691	2,229
June	8.6	8.6	9.1	8.7	8.6	Over 20%	484	798	587	385	324
Year	8.3	8.7	8.9	8.9	8.6	Total for which Rate of Interest was Specified†	98,084	130,949	107,771	112,453	133,854

\* Excludes mortgages taken by governmental authorities, banks, and building societies, and mortgages (taken by other mortgagees) for which no rate of interest was specified in the mortgage document. See Table 70 on page 54.  
† Three-monthly moving average ended in month shown.  
‡ The total consideration for first mortgages is shown in Table 70 on page 54.

**No. 33. Short-term Money Market, Australia, 1959 to 1964**

Month	Liabilities to Clients			Holdings of Common- wealth Government Securities (at face value)	Interest Rates on Loans Accepted during Month				Weighted Average Interest Rate on Loans Outstanding
	Trading Banks	Other Clients	Total		At Call		For Fixed Periods		
					Minimum	Maximum	Minimum	Maximum	
Average of Weekly Figures: £ million					Per cent. per annum				
1959: June	28.3	19.8	48.1	50.4	2.94	3.13	3.00	3.50	3.11*
1960: June	27.2	52.7	79.9	82.3	2.75	3.50	3.00	3.50	3.25*
1961: June	34.4	62.7	97.1	100.4	2.50	4.88	3.50	4.83	4.17*
1962: June	27.9	88.5	116.4	121.2	2.00	4.00	3.00	3.88	3.45*
1963: June	29.0	104.5	133.5	143.4	2.00	4.25	3.13	4.25	3.75*
September	41.3	99.9	141.2	148.9	2.00	3.76	3.00	3.78	3.38*
December	38.3	112.1	150.4	157.5	1.00	3.53	2.63	3.65	3.08†
1964: March	34.0	138.2	172.2	180.1	1.75	3.88	3.25	3.94	3.38†
June	33.6	126.8	160.4	170.6	1.50	4.50	3.38	4.50	3.71†
September	46.2	126.5	172.7	180.5	2.00	4.63	3.00	4.75	3.74†
December	46.9	120.7	167.6	180.5	0.75	4.63	2.25	4.50	3.46†

\* On last Wednesday in month.

† Average of weekly figures.

**No. 34. Oversea Exchange Rates, 1954 to 1964**

Mean of daily Buying and Selling rates for Telegraphic Transfers quoted by Commonwealth Trading Bank

Month of June	AUSTRALIA ON—												
	London	Belgium	Canada	France	Germany West	Hong Kong	India	New Zealand	Singapore	South Africa	Sweden	Switzerland	U.S.A.
	£A to £stg. 100	Francs to £A1	Can. \$ to £A1	Francs to £A1	D'marks to £A1	Dollars to £A1	Rupees to £A1	£A to £N.Z. 100	Dollars to £A1	Rands † to £A1	Kroner to £A1	Francs to £A1	U.S. \$ to £A1
1954	125.25	112.15	2.21	784.84	9.38	12.86	10.64	124.27	6.85	1.5995	11.58	9.76	2.25
1955	125.25	111.71	2.21	780.74	9.35	12.86	10.64	124.27	6.82	1.5995	11.55	9.76	2.23
1956	125.25	111.12	2.20	783.64	9.33	12.88	10.65	124.27	6.84	1.5995	11.57	9.75	2.24
1957	125.25	112.19	2.12	785.50	9.36	12.88	10.65	124.27	6.86	1.5995	11.54	9.76	2.23
1958	125.25	111.30	2.16	939.69	9.34	12.88	10.65	124.27	6.86	1.5995	11.55	9.76	2.24
1959	125.25	112.12	2.15	1100.81	9.38	12.89	10.65	124.27	6.84	1.5995	11.62	9.68	2.25
1960	125.25	111.57	2.20	10.97*	9.33	12.79	10.65	124.27	6.83	1.5995	11.55	9.65	2.24
1961	125.25	111.24	2.23	10.91	8.85	12.83	10.65	124.27	6.86	1.5995	11.50	9.63	2.23
1962	125.25	111.54	2.44	11.00	8.95	12.83	10.65	124.27	6.86	1.5995	11.53	9.68	2.24
1963	125.25	111.56	2.41	10.96	8.90	12.85	10.64	124.27	6.86	1.5995	11.59	9.67	2.24
1964	125.25	111.20	2.41	10.94	8.87	12.78	10.65	124.27	6.86	1.5996	11.46	9.63	2.23

\* From 1st January, 1960, 1 "new" franc equals 100 "old" francs.

† Rand (equal to former 10s. South African) adopted as basic currency unit on 15th February, 1961.

**No. 35. Gold and Foreign Exchange Holdings of Official and Banking Institutions, Australia, 1954 to 1964**

Source: Reserve Bank of Australia

At end of June	Gold	Dollars*	Sterling Securities	Other Foreign Exchange	Total Reserves		
					Central Reserves†	Working Balances‡	Total
					£A million		
1954	57.1	14.7	37.3	461.6	503.5	67.2	570.7
1955	62.4	20.1	37.3	308.5	374.3	54.0	428.3
1956	73.2	21.8	31.4	228.6	302.0	53.0	355.0
1957	51.7	26.7	43.8	444.3	503.4	63.1	566.5
1958	65.8	27.0	43.8	388.8	464.8	60.6	525.4
1959	60.2	32.0	34.7	389.5	445.5	70.9	516.4
1960	66.5	42.6	44.1	358.8	460.0	52.0	512.0
1961	69.2	31.0	33.0	417.6	491.7	59.1	550.8
1962	79.2	34.5	32.9	414.6	509.5	51.7	561.2
1963	89.3	55.6	32.7	448.5	560.4	65.7	626.1
1964	97.3	65.9	98.2	592.7	780.4	73.7	854.1

\* United States and Canadian dollars.

† International Reserves available to Australian monetary authorities.

‡ Working balances held by the trading banks and Government departments.

No. 36. Index of Prices of Shares on Sydney Stock Exchange, 1953-54 to 1963-64

This index relates to ordinary shares of the principal companies (excluding banking companies) listed on the Sydney Stock Exchange whose business in New South Wales is extensive.  
The prices of individual shares are unweighted, and each group average is the mean of the average monthly prices per £1 of paid-up capital. The aggregate index is the average of all shares included in the groups with the addition of 34 miscellaneous shares. There is no base period as the index represents the ratio per cent. of average prices of ordinary shares to their par values, adjustment being made for changes in capital structure.

Average for Period	23 Manufacturing and Distributing Companies	10 Retail Companies	4 Pastoral and Finance Companies	4 Insurance Companies	Total, 75 Companies	34 Active Shares included in foregoing
Year ended June—						
1954	371.6	288.3	201.3	594.3	267.0	272.8
1955	404.9	354.3	226.1	585.6	294.4	301.9
1956	424.7	409.2	254.6	574.3	312.6	311.7
1957	423.1	368.3	262.7	667.4	309.2	312.4
1958	455.8	370.6	274.2	758.0	332.5	340.7
1959	502.3	376.2	232.1	835.7	356.0	373.8
1960	664.3	507.8	346.3	1,138.2	492.2	518.2
1961	671.6	538.6	304.5	1,310.7	504.7	539.5
1962	699.8	539.7	278.4	1,506.9	534.0	554.1
1963	683.0	567.6	298.0	1,587.8	541.1	556.2
1964	751.5	598.7	364.5	1,620.8	589.2	616.2
Month of June—						
1954	381.3	310.1	217.7	574.7	274.5	282.2
1955	426.6	403.4	247.0	578.5	314.5	314.8
1956	399.7	377.7	234.5	566.3	295.5	293.2
1957	433.3	361.5	278.2	704.3	319.3	321.4
1958	458.4	361.9	252.6	784.0	332.8	343.2
1959	550.5	393.5	237.7	944.2	390.4	417.5
1960	731.2	569.7	393.6	1,296.6	548.5	572.9
1961	671.8	540.0	273.4	1,399.3	506.0	545.1
1962	711.0	537.6	293.3	1,781.1	549.9	556.7
1963: January	702.1	577.4	305.2	1,605.7	549.5	567.3
February	699.3	591.2	307.5	1,608.5	553.3	569.9
March	675.5	593.3	306.0	1,571.6	543.2	558.2
April	676.2	593.5	309.3	1,570.2	541.7	559.3
May	678.3	595.3	307.8	1,566.1	544.0	569.6
June	676.2	593.1	309.7	1,564.1	546.8	573.6
July	701.5	598.0	321.6	1,563.5	562.0	586.1
August	728.4	615.1	334.2	1,631.9	583.1	606.1
September	724.9	612.8	333.8	1,700.0	583.5	605.2
October	714.0	598.1	325.5	1,724.8	574.5	594.7
November	716.2	581.3	360.2	1,722.5	574.0	597.0
December	753.0	600.8	377.8	1,673.2	589.3	614.4
1964: January	783.8	624.5	384.9	1,647.1	603.5	633.6
February	787.4	636.1	400.4	1,611.4	608.0	639.4
March	776.4	614.1	387.1	1,585.9	602.6	632.9
April	768.6	589.7	379.5	1,546.0	592.2	620.9
May	773.8	564.3	376.4	1,526.5	594.3	627.9
June	790.3	549.4	392.1	1,516.4	603.6	636.3

No. 37. Company Registrations in New South Wales, 1954 to 1964

Year ended December	Companies Incorporated in New South Wales										Foreign Companies *†
	Limited Companies †								New No-Liability Mining Companies Registered †		Number Registered during Year
	New Limited Companies Registered					Increases of Capital of Companies Limited by Shares	Winding Up Reso- lutions and Orders	No.	Nominal Capital		
	Limited by Guarantee	Limited by Shares		Pro- prietary	Other						
		Number									
		No.	Pro- prietary							Other	
1954	32	2,479	50	£000 100,159	£000 33,095	349	£000 111,817	72	10	£000 8,500	123
1955	56	3,041	37	110,554	42,555	430	88,836	146	1	75	170
1956	42	3,108	39	98,540	41,450	401	109,517	203	1	150	171
1957	59	3,697	26	120,003	14,835	367	80,608	141	1	500	239
1958	69	4,340	41	129,137	32,363	277	90,357	162	...	...	319
1959	68	5,068	64	176,571	54,076	422	119,710	201	...	...	318
1960	70	6,421	93	231,763	73,973	496	241,517	170	1	25	476
1961	79	3,940	45	62,185	33,591	365	206,609	206	...	...	399
1962	81	3,400	50	103,301	18,467	314	119,149	314	3	5,101	344
1963	99	3,716	12	88,334	8,676	347	173,482	268	1	100	349
1964	85	4,168	7	80,860	1,430	372	298,243	485	1	5	385

\* All companies incorporated outside New South Wales are required to register as foreign companies if they carry on business in New South Wales.

† The number of companies which appeared to be in active existence in New South Wales at the end of 1964 was:—

Companies Incorporated in N.S.W.—

Companies Limited by Guarantee .. ..	1,116
Companies Limited by Shares: Proprietary .. ..	56,080
Other .. ..	1,613
No-liability Mining Companies .. ..	40
Foreign Companies Registered in N.S.W. .. ..	4,880



**No. 38. New Money Capital Raised by Australian Companies, 1956-57 to 1963-64**

These statistics relate to new capital raised by companies incorporated in Australia and the Australian Territories, distinguishing between companies listed on the Australian Stock Exchanges (*listed companies*) and all other companies (*unlisted companies*). *New money raised* is the net amount of cash transferred from the investing public to the companies, and consists of the total amount of cash received by the companies less the amounts not involving a transfer of funds from the investing public (cash subscribed by associated companies, and other cash subscriptions used to redeem shares, debentures, etc. or to purchase existing shares, debentures, etc. in other companies). Borrowings by bank overdraft and temporary advances, deposits accepted by banks, insurance and pastoral companies, and building societies, and loans to authorised dealers in the short-term money market are excluded from the statistics.

Year ended 30th June	Manufacturing				Finance and Property		Commerce		Other Indust- ries	Total, All Industries		
	Engineering and Vehicles	Food, Drink, and Tobacco	Other	Total	Hire Pur- chase and Money- lending	Total*	Whole- sale Trade†	Retail Trade		Share Capital	Other‡	Total
£ million												
LISTED COMPANIES												
1957	17.2	3.1	11.9	32.2	29.9	31.2	8.6	10.2	13.0	43.7	51.5	95.2
1958	10.7	5.3	11.6	27.6	50.0	51.9	7.6	18.9	10.9	35.2	81.7	116.9
1959	28.2	6.3	13.9	48.4	96.1	102.0	8.6	19.9	12.0	48.7	142.2	190.9
1960	20.0	6.4	16.0	42.4	143.3	149.7	14.7	19.3	22.2	47.9	200.4	248.3
1961	26.4	8.3	28.1	62.8	61.9	81.6	17.3	26.9	30.3	98.5	120.4	218.9
1962	39.2	15.0	17.3	71.5	44.1	51.1	12.3	15.0	25.9	76.2	99.6	175.8
1963	13.2	5.7	15.1	34.0	77.7	82.4	10.9	17.6	22.3	52.4	114.8	167.2
1964	1.8	0.7	21.0	23.5	47.3	56.3	20.2	26.5	19.4	64.5	81.4	145.9
UNLISTED COMPANIES												
1957	2.3	1.0	5.2	8.5	†	6.5	3.9	3.4	10.0	27.6	4.7	32.3
1958	2.7	0.7	4.6	8.0	†	5.9	2.5	3.0	6.0	21.1	4.3	25.4
1959	4.6	1.3	7.5	13.4	†	5.7	3.2	2.3	6.0	18.1	12.5	30.6
1960	3.4	1.2	8.6	13.2	†	12.9	4.0	4.0	13.0	35.5	11.6	47.1
1961	1.9	1.2	6.1	9.2	†	13.5	4.2	2.7	11.9	32.2	9.3	41.5
1962	1.8	1.0	4.2	7.0	†	10.8	3.4	2.4	10.8	27.5	6.9	34.4
1963	2.7	1.4	2.9	7.0	†	8.2	2.9	2.3	9.0	22.7	6.7	29.4
ALL COMPANIES												
1957	19.5	4.1	17.1	40.7	†	37.7	12.5	13.6	23.0	71.3	56.2	127.5
1958	13.4	6.0	16.2	35.6	†	57.8	10.1	21.9	16.9	56.3	86.0	142.3
1959	32.8	7.6	21.4	61.8	†	107.7	11.8	22.2	18.0	66.8	154.7	221.5
1960	23.4	7.6	24.6	55.6	†	162.6	18.7	23.3	35.2	83.4	212.0	295.4
1961	28.3	9.5	34.2	72.0	†	95.1	21.5	29.6	42.2	130.7	129.7	260.4
1962	41.0	16.0	21.5	78.5	†	61.9	15.7	17.4	36.7	103.7	106.5	210.2
1963	15.9	7.1	18.0	41.0	†	90.6	13.8	19.9	31.3	75.1	121.5	196.6

\* Includes (in addition to hire purchase and money-lending) banking, insurance, and other finance and property.

† Includes oil distribution and primary produce dealing.

‡ For listed companies: debentures, registered notes, and deposits (including raisings from Australian sources by overseas public companies through their Australian offices); for unlisted companies: loans secured by charge over the entire assets of a company. The amount raised by listed companies by the issue of convertible notes was £2m. in 1955-56, £2.9m. in 1956-57, £6.9m. in 1957-58, £9.8m. in 1958-59, £24.4m. in 1959-60, £19.3 m. in 1960-61, and £3.8 m. in 1961-62; figures for 1962-63 and 1963-64 are not available for publication.

†† Not available.

**No. 39. New Share Capital Issues and Raisings by Australian Companies, 1953-54 to 1963-64**

Year ended 30th June	Issues Commenced in Period*					Calls during Period on Previous Issues	Cash Received in Period			
	Issues	Amount (including premiums)			Cash Uncalled at end of Period		Total	New Money		
		For Cash	Other Consideration †	Total				On Ordinary Shares	On Preference Shares	Total New Money
	No.	£ million								
LISTED COMPANIES										
1954†	262	52.1	24.5	76.6	10.6	3.3	44.8	39.5	3.1	42.6
1955	556	73.4	40.1	113.5	14.3	9.0	68.1	55.3	4.4	59.7
1956	540	69.0	35.7	104.7	10.1	9.1	68.0	52.7	6.5	59.2
1957	411	52.7	57.7	110.4	15.8	14.1	51.0	42.2	1.5	43.7
1958	377	48.9	56.2	105.1	10.2	11.6	50.3	§	§	35.2
1959	468	58.5	41.1	99.6	13.1	12.3	57.7	47.2	1.5	48.7
1960	884	62.0	96.6	158.6	6.8	7.0	62.2	45.9	2.0	47.9
1961	904	136.3	127.3	263.6	16.7	7.6	127.2	96.2	2.3	98.5
1962	629	118.6	72.9	191.5	38.7	15.0	94.9	75.4	0.8	76.2
1963	486	66.0	72.1	138.1	12.8	21.9	75.1	51.5	0.9	52.4
1964	473	71.5	59.1	130.6	7.8	21.9	85.6	62.6	1.9	64.5
UNLISTED COMPANIES ††										
1955	9,429	98.4	34.2	132.6	11.2	0.9	88.1	30.0	1.8	31.8
1956	12,083	90.1	54.7	144.8	10.7	6.8	86.2	28.1	2.2	30.3
1957	13,486	73.0	58.1	131.1	11.1	7.5	69.4	25.8	1.8	27.6
1958	14,318	70.0	81.2	151.2	10.8	5.6	64.8	19.8	1.3	21.1
1959	16,304	80.5	94.6	175.1	15.4	4.9	70.0	17.3	0.8	18.1
1960	19,836	117.1	107.6	224.7	27.1	14.9	104.9	33.9	1.6	35.5
1961	20,811	116.5	203.1	319.6	13.6	10.5	113.4	29.6	2.6	32.2
1962	17,718	117.9	135.2	253.1	20.9	11.9	108.9	26.3	1.2	27.5
1963	16,619	96.9	109.3	206.2	3.3	8.7	102.3	22.1	0.6	22.7

\* In the case of cash issues, the whole issue is included in the first period in which any of the proceeds were received; in the case of issues for other consideration, in the period in which allotment was made.

† Includes bonus and conversion issues and issues in exchange for existing shares in other companies.

‡ Estimates based on information published by stock exchanges and the financial press.

†† In September Quarter, 1954, excludes issues by companies incorporated in Australian Territories, and in subsequent quarters, excludes issues by companies incorporated in the Northern Territory and Australian overseas territories.

§ Not available for publication.

### No. 40. New Capital Raised through Debentures, Loans, etc. by Australian Companies, 1956-57 to 1963-64

Year ended 30th June	Listed Companies							Unlisted Companies*		
	Debentures, Registered Notes, and Deposits							Secured Loans		
	New Money					Other†	Total Amount Raised†	New Money	Other†	Total Amount Raised†
	Received from—		Term of Securities		Total New Money					
	Banks, Life Assurance Coys., and Superannuation Funds*	Other Sections of Investing Public	Twelve Months or Less	Over Twelve Months						
£ million										
1957	6.9	44.6	12.3	39.2	51.5	92.0	143.5	4.7	1.9	6.6
1958	5.1	76.6	20.9	60.8	81.7	130.6	212.3	4.3	4.4	8.7
1959	19.6	122.6	27.7	114.5	142.2	168.7	310.9	12.5	6.3	18.8
1960	18.1	182.3	31.2	169.2	200.4	213.9	414.3	11.6	17.6	29.2
1961	27.4	93.0	2.4	118.0	120.4	314.9	435.3	9.3	15.3	24.6
1962	17.6	82.0	4.4	95.2	99.6	281.6	381.2	6.9	17.1	24.0
1963	17.4	97.4	13.5	101.3	114.8	304.6	419.4	6.7	22.7	29.4
1964	26.1	55.3	(—)1.1	82.5	81.4	383.7	465.1	‡	‡	‡

\* Excludes subscriptions by banks and life assurance companies to issues made by associated companies.

† Includes capital raised for other than cash consideration.

‡ Not yet available.

### No. 41. Gross and Net Annual Inflow of Private Oversea Investment to Australia, by Domicile of Investor, 1953-54 to 1962-63

Note. The statistics in Tables 41 to 44 relate to the following annual flows of investment between Australia and overseas countries (including Papua and New Guinea):—

(a) direct overseas investment in companies in Australia (incorporated and unincorporated businesses);

(b) portfolio investment in companies in Australia by overseas investors;

(c) overseas investment in Commonwealth Government and local government and semi-governmental securities; and

(d) investment overseas by Australian businesses.

Other classes of investment (e.g. investment in real estate in Australia by non-residents other than companies included in the statistics, and loans by non-resident individuals to Australian individuals) are not covered by the figures. Inflows to Australia and outflows from Australia are shown net of withdrawals of investment. Investment income payable overseas is the amount payable out of profits earned by companies (other than life assurance companies) operating in Australia. Complete definitions of the terms used, and further particulars of investment flows, are given in *Annual Bulletin of Oversea Investment: Australia* issued by the Commonwealth Statistician. Many figures have been revised since last issue.

Year ended 30th June	Inflow of Investment to Australia from—				Total Annual Inflow	Total Annual Outflow†	Net Inflow of Investment to Australia from—				Total Net Annual Inflow
	United Kingdom	New Zealand	U.S.A. and Canada	Other Sources*			United Kingdom	New Zealand	U.S.A. and Canada	Other Sources*	
	£ million										
1954	37.4	4.2	3.2	30.7	75.5	10.8	33.9	‡	3.3	27.5	64.7
1955	55.1	0.7	34.8	38.3	128.9	15.4	50.0	(—)4.7	35.6	32.6	113.5
1956	65.7	4.1	40.6	28.6	139.0	8.7	64.3	2.1	40.8	23.1	130.3
1957	60.9	3.6	26.4	13.9	104.8	11.6	60.0	0.3	26.4	6.5	93.2
1958	48.9	5.7	36.1	23.4	114.1	11.3	46.2	2.5	36.1	18.0	102.8
1959	80.1	(—)1.2	62.7	13.9	155.5	15.8	78.6	(—)11.5	63.1	9.5	139.7
1960	118.5	7.6	85.5	15.4	227.0	4.8	118.8	4.0	86.0	13.4	222.2
1961	110.0	2.8	102.6	29.4	244.8	4.6	110.1	0.1	101.9	28.1	240.2
1962	61.4	4.8	81.4	6.2	153.8	7.1	62.7	0.8	81.8	1.4	146.7
1963	111.8	3.2	121.2	28.1	264.3	3.1	112.0	(—)2.8	121.1	30.9	261.2

\* Includes International Bank for Reconstruction and Development.

† Includes net overseas remittances by life assurance companies.

‡ Not available separately; included in "Other Sources".

### No. 42. Annual Inflow of Investment to Australia, and Outflow of Investment from Australia, by Category of Investment, 1953-54 to 1962-63

Year ended 30th June	Inflow of Investment to Australia					Outflow of Investment from Australia					
	In Companies in Australia			In Securities of Austrn. Public Authorities *	Total Inflow	In Companies Oversea			In Foreign Government Securities	Net Overseas Remittances by Life Assurance Companies †	Total Outflow
	Undistrib- uted Income	Other Investment	Total			Undistrib- uted Income	Other Investment	Total			
	£ million										
1954	30.4+	38.5+	68.9	6.6	75.5	2.6	1.8	4.4	...	6.4	10.8
1955	30.3+	74.8+	105.1	23.8	128.9	3.5	5.2	8.7	...	6.7	15.4
1956	40.7+	76.4+	117.1	21.9	139.0	3.1	4.5	7.6	...	1.1	8.7
1957	47.7	56.1	103.8	1.0	104.8	3.4	7.1	10.5	...	1.1	11.6
1958	43.4	60.2	103.6	10.5	114.1	4.3	2.2	6.5	...	4.8	11.3
1959	62.6	62.6	125.2	30.3	155.5	2.5	8.3	10.8	...	5.0	15.8
1960	68.2	126.3	194.5	32.5	227.0	3.1	(—)0.7	2.4	...	2.4	4.8
1961	57.0	178.3	235.3	9.5	244.8	3.5	0.9	4.4	...	0.2	4.6
1962	33.0	115.9	148.9	4.9	153.8	4.4	3.1	7.5	...	(—)0.4	7.1
1963	54.2	168.3	222.5	41.8	264.3	4.4	(—)1.4	3.0	...	0.1	3.1

\* Securities domiciled overseas and securities domiciled in Australia.

† All other transactions of life assurance companies are excluded from these statistics.

‡ Excludes unremitted profits in respect of overseas fire, marine, and general insurance and re-insurance transactions.

¶ Includes unremitted profits of branches of overseas fire, marine, and general insurance companies.

**No. 43. Annual Inflow of Private Oversea Investment in Companies in Australia, and Investment Income Payable Oversea by Companies in Australia, Classified by Type of Company and by Domicile of Investor and Category of Investment, 1954-55 to 1963-64**

Year ended 30th June	Direct Investment					Portfolio Investment	Domicile of Investor								Total
	Australian Branches		Australian Subsidiaries		Total		Undistributed Income*				Other†				
	Unremitted Profits	Other	Undistrib- uted Profits	Other			United Kingdom	New Zealand	U.S.A. and Canada	Other Countries	United Kingdom	New Zealand	U.S.A. and Canada	Other Countries	
£ million															
ANNUAL INFLOW OF PRIVATE OVERSEA INVESTMENT IN COMPANIES IN AUSTRALIA															
1955	3.9*	12.1†	26.4	56.8	99.2	5.9	13.9	0.1	15.8	0.5	43.1	1.2	23.7	6.8	105.1
1956	6.6*	12.4†	34.1	59.0	112.1	5.0	19.5	0.1	20.1	1.0	52.4	3.4	11.8	8.8	117.1
1957	9.4	7.6	38.3	39.4	94.7	9.1	24.1	0.9	20.6	2.1	37.6	3.1	5.8	9.6	103.8
1958	4.6	5.0	38.8	47.5	95.9	7.7	19.8	1.0	20.6	2.0	41.3	3.8	6.6	8.5	103.6
1959	11.6	9.8	51.0	33.0	105.4	19.8	27.6	0.9	31.5	2.6	38.4	(—)1.4	15.2	10.4	125.2
1960	9.5	22.3	58.7	70.1	160.6	33.9	30.6	0.2	34.8	2.6	75.0	7.7	28.3	15.3	194.5
1961	2.8	24.9	54.2	104.9	186.8	48.5	19.7	1.3	30.7	5.3	93.5	1.6	56.6	26.6	235.3
1962	4.4	22.6	28.6	55.4	111.0	37.9	21.6	1.4	8.0	2.0	41.9	3.6	63.2	7.2	148.9
1963	8.2	3.1	46.0	123.0	180.3	42.2	35.9	0.6	13.8	3.9	68.4	2.8	77.1	20.0	222.5
1964¶	9.8	18.4	56.5	113.3	198.0	17.0	39.4	1.4	23.7	1.8	59.3	1.4	74.6	13.4	215.0
INVESTMENT INCOME PAYABLE OVERSEA BY COMPANIES IN AUSTRALIA															
1955	3.9*	18.2†	26.4	18.1	66.6	5.8‡	13.9	0.1	15.8	0.5	25.7	2.6	12.5	1.3	72.4
1956	6.6*	20.1†	34.1	18.2	79.0	6.6‡	19.5	0.1	20.1	1.0	28.6	3.0	11.9	1.4	85.6
1957	9.4	15.8	38.3	19.1	82.6	6.9	24.1	0.9	20.6	2.1	25.5	2.4	12.3	1.6	89.5
1958	4.6	19.1	38.8	25.3	87.8	6.9	19.8	1.0	20.6	2.0	29.1	2.9	17.4	1.9	94.7
1959	11.6	14.8	51.0	27.8	105.2	9.5	27.6	0.9	31.5	2.6	28.4	4.8	16.5	2.4	114.7
1960	9.5	17.7	58.7	27.3	113.2	9.3	30.6	0.2	34.8	2.6	31.3	3.8	17.0	2.2	122.5
1961	2.8	21.3	54.2	28.6	106.9	10.1	19.7	1.3	30.7	5.3	35.1	3.5	19.0	2.4	117.0
1962	4.4	18.4	28.6	36.1	87.5	10.1	21.6	1.4	8.0	2.0	29.3	3.2	29.1	3.0	97.6
1963	8.2	19.6	46.0	40.7	114.5	13.3	35.9	0.6	13.8	3.9	34.9	4.1	31.8	2.8	127.8
1964¶	9.8	18.6	56.5	34.2	119.1	14.1	39.4	1.4	23.7	1.8	34.7	3.8	24.6	3.8	133.2

\* See note ‡, Table 42.

† See note ¶, Table 42.

‡ Excludes dividends payable on holdings by Australian nominees of oversea investors and by oversea investors using Australian addresses.

¶ Preliminary.

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**No. 44. Annual Inflow of Direct Private Oversea Investment in Companies in Australia, and Income from Direct Investment Payable Oversea by Companies in Australia, Classified by Industry in which Capital Invested, 1956-57 to 1963-64**

Year ended 30th June	Primary Production, Mining and Quarrying*			Manufacturing									Other Industries						Total, All Industries
	Undistrib- uted Income	Other	Total	Industry						Category of Investment or Income		Total	Industry			Category of Investment or Income		Total	
				Founding, Engineer- ing, Metal Working†	Vehicles, Parts, and Accessories ‡	Electrical Goods, Equipment, Cables, etc.	Food, Drink, and Tobacco	Chemicals and Oil Refining¶	Other	Undistrib- uted Income	Other		Finance and Property	Commerce §	Other	Undistrib- uted Income	Other		
£ million																			
ANNUAL INFLOW OF DIRECT PRIVATE OVERSEA INVESTMENT IN COMPANIES IN AUSTRALIA																			
1957	3.9	7.6	11.5	10.2	9.2	10.4	4.0	31.9	6.9	26.9	45.7	72.6	6.3	3.6	0.7	16.9	(—)6.3	10.6	94.7
1958	1.2	5.7	6.9	8.9	19.7	3.8	5.9	16.2	6.7	32.8	28.4	61.2	7.6	18.7	1.5	9.4	18.4	27.8	95.9
1959	3.6	2.9	6.5	10.4	13.5	4.9	6.7	18.1	11.2	39.6	25.2	64.8	8.6	24.4	1.1	19.4	14.7	34.1	105.4
1960	6.9	6.3	13.2	15.9	27.4	6.5	4.4	20.2	10.6	47.0	38.0	85.0	23.2	34.2	5.0	14.3	48.1	62.4	160.6
1961	0.7	5.2	5.9	19.6	32.9	15.9	13.2	24.9	16.2	43.7	79.0	122.7	9.1	43.1	6.0	12.6	45.6	58.2	186.8
1962	1.3	11.0	12.3	21.3	(—)22.0	...	6.1	37.3	14.4	20.5	36.6	57.1	8.3	27.2	6.1	11.2	30.4	41.6	111.0
1963	1.9	5.4	7.3	32.7	28.0	10.0	8.0	29.3	15.9	35.9	88.0	123.9	8.8	36.5	3.8	16.4	32.7	49.1	180.3
1964	3.6	11.0	14.6	24.5	29.7	5.1	11.7	18.4	17.7	43.5	63.6	107.1	30.7	38.9	6.7	19.2	57.1	76.3	198.0
INCOME FROM DIRECT INVESTMENT PAYABLE OVERSEA BY COMPANIES IN AUSTRALIA																			
1960	6.9	2.7	9.6	31.9	5.9	7.6	19.6	7.8	47.0	25.8	72.8	10.6	17.3	2.9	14.3	16.5	30.8	113.2	
1961	0.7	6.0	6.7	35.8	5.4	5.7	16.9	8.3	43.7	28.4	72.1	10.6	15.5	2.0	12.6	15.5	28.1	106.9	
1962	1.3	3.2	4.5	19.0	3.3	6.4	17.0	9.4	20.5	34.6	55.1	11.7	11.7	4.5	11.2	16.7	27.9	87.5	
1963	1.9	3.2	5.1	35.9	5.3	6.7	17.2	10.9	35.9	40.1	76.0	15.1	16.0	2.3	16.4	17.0	33.4	114.5	
1964	3.6	4.0	7.6	37.1	4.7	7.3	13.7	13.7	43.5	33.0	76.5	16.0	17.0	2.0	19.2	15.8	35.0	119.1	

\* Includes oil exploration.

† Includes extracting and refining.

‡ Includes aircraft and ships, and assembly and repairs.

¶ Chemicals, dyes, explosives, paints, and oil refining.

§ Includes oil distribution and primary produce dealing.

|| Preliminary.

# **No. 45. Instalment Credit for Retail Sales, N.S.W.\*, by Type of Credit and Commodity Group, 1958-59 to 1963-64**

Note. This statistical series covers credit schemes which involve repayment by regular predetermined instalments and which relate primarily to the financing of retail sales of goods. It embraces hire purchase, time payment, budget account, and personal loan schemes, but does not cover lay-bys, credit accounts not payable by regular predetermined instalments, the financing of sales of land and buildings, property improvements, and services (e.g. repair work and travel), and rental and leasing schemes. All figures are shown in £ millions to one decimal place, without adjustment to ensure that component items add to the totals shown.

Year ended 30th June	Amount Financed†				Balances Outstanding‡ at 30th June	
	Motor Vehicles, Tractors, etc. ¶	Plant and Machinery ¶	Household and Personal Goods ¶	Total, All Groups	N.S.W.	Australia
	£ million					
HIRE PURCHASE						
1959	69.9	6.4	48.6	124.9	173.8	424.9
1960	82.2	8.0	44.8	135.1	200.0	510.5
1961	76.1	9.1	34.8	120.0	201.2	510.5
1962	72.1	8.9	31.1	112.0	193.9	476.3
1963	88.7	9.4	31.9	130.0	205.1	501.2
1964	99.3	10.1	31.5	141.0	219.7	531.1
OTHER INSTALMENT CREDIT						
1959	0.8	0.6	27.3	28.8	22.9	47.2
1960	2.0	0.4	33.7	36.1	29.3	68.0
1961	0.9	0.3	39.1	40.3	37.1	90.5
1962	0.9	0.3	44.4	45.6	44.5	108.4
1963	1.4	0.2	48.2	49.8	50.3	127.2
1964	1.7	0.1	57.8	59.6	53.1	146.2
TOTAL INSTALMENT CREDIT						
1959	70.7	7.0	76.0	153.7	196.6	472.2
1960	84.2	8.4	78.6	171.2	229.3	578.5
1961	77.0	9.4	73.9	160.3	238.3	601.0
1962	73.0	9.1	75.4	157.6	238.4	584.7
1963	90.1	9.6	80.1	179.8	255.4	628.4
1964	101.0	10.3	89.3	200.6	272.8	677.3

\* Includes Australian Capital Territory.

† Excludes hiring charges, interest, and insurance.

‡ Includes hiring charges, interest, and insurance.

¶ Motor Vehicles, Tractors, etc. includes new and used motor cars, motor cycles, commercial vehicles, tractors, caravans, and motor parts and accessories. Plant and Machinery includes farm machinery and implements, earth-moving equipment, aircraft, industrial plant and machinery, business machines and equipment, and commercial refrigeration equipment.

Household and Personal Goods includes furniture and furnishings, domestic refrigerators, electrical goods, television and accessories, radios, musical instruments, and bicycles.

# **No. 46. Instalment Credit for Retail Sales, N.S.W.\*, by Type of Business and Commodity Group, 1958-59 to 1963-64**

Year ended 30th June	Amount Financed †				Balances Outstanding‡ at 30th June	
	Motor Vehicles, Tractors etc. ¶	Plant and Machinery ¶	Household and Personal Goods ¶	Total, All Groups	N.S.W.	Australia
	£ million					
RETAIL BUSINESSES §						
1959	5.2	0.7	44.4	50.2	58.9	133.8
1960	7.4	0.8	49.2	57.4	70.1	171.7
1961	5.5	0.8	51.7	58.1	78.1	199.2
1962	3.3	0.3	57.0	60.6	82.5	206.5
1963	3.1	0.5	62.6	66.2	88.1	212.6
1964	3.0	0.4	73.0	76.3	90.0	208.9
NON-RETAIL FINANCE BUSINESSES						
1959	65.5	6.3	31.6	103.5	137.8	338.4
1960	76.8	7.6	29.4	113.8	159.2	406.8
1961	71.5	8.6	22.2	102.2	160.3	401.7
1962	69.7	8.9	18.4	97.0	155.8	378.2
1963	87.0	9.1	17.6	113.6	167.3	415.8
1964	98.0	9.9	16.3	124.3	182.8	468.5

\* Includes Australian Capital Territory.

† Excludes hiring charges, interest, and insurance.

‡ Includes hiring charges, interest, and insurance.

¶ See note ¶, Table 45.

§ Includes subsidiary finance businesses set up by retailers primarily for financing their retail sales.

### No. 47. New Retail Hire Purchase Agreements (by Retail Businesses and Non-retail Finance Businesses), N.S.W.\*, 1958-59 to 1963-64

Year ended 30th June	Number of Agreements			Value of Goods Purchased under Agreements†			Amount Financed‡		
	Motor Vehicles, Tractors, etc. ¶	Plant and Machinery ¶	Household and Personal Goods ¶	Motor Vehicles, Tractors, etc. ¶	Plant and Machinery ¶	Household and Personal Goods ¶	Motor Vehicles, Tractors, etc. ¶	Plant and Machinery ¶	Household and Personal Goods ¶
	Thous.	Thous.	Thous.	£ mill.	£ mill.	£ mill.	£ mill.	£ mill.	£ mill.
1959	154.9	16.8	538.8	112.3	9.6	58.2	69.9	6.4	48.6
1960	175.5	18.3	575.0	129.7	12.1	53.5	82.2	8.0	44.8
1961	149.8	16.2	459.3	119.4	13.6	41.7	76.1	9.1	34.8
1962	145.1	17.4	412.4	112.0	14.0	38.4	72.1	8.9	31.1
1963	179.4	15.1	424.9	134.9	14.4	39.0	88.7	9.4	31.9
1964	194.9	14.7	424.3	149.9	15.2	37.9	99.3	10.1	31.5

\* Includes Australian Capital Territory.

† Value at net cash or list price, excluding hiring charges and insurance.

‡ Excludes hiring charges, interest, and insurance.

¶ See note ¶, Table 45.

### No. 48. Unit Trusts, Land Trusts, and Mutual Funds\*, Australia, 1961-62 to 1963-64

Period	Transactions during Period				Market Value of Trust Funds at end of Period§	Cash and Short-term Deposits at end of Period		
	Issues and Repurchases of Trust Units and Fund Shares		Purchases and Sales of Investments¶			Cash	Short-term Deposits	Total
	Issues†	Repurchases‡	Purchases	Sales				
	£ million							
Year: 1961-62	17.5	6.9	11.7	3.5	91.7	0.6	3.6	4.2
1962-63	15.9	6.9	13.7	4.8	103.8	1.0	2.9	3.9
1963-64	22.5	10.3	17.7**	5.3††	124.9	0.8	3.2	4.0
1963: Mar. Qr.	3.3	2.1	2.9	1.3	100.8	0.5	2.5	3.0
June Qr.	4.8	1.7	2.9	1.0	103.8	1.0	2.9	3.9
Sept. Qr.	4.2	2.0	4.1	1.3	111.3	0.6	2.7	3.3
Dec. Qr.	6.3	2.6	4.1	1.2	119.2	0.8	3.0	3.8
1964: Mar. Qr.	5.5	2.9	3.8	1.4	122.9	1.4	3.1	4.5
June Qr.	6.5	2.8	5.7	1.4	124.9	0.8	3.2	4.0
Sept. Qr.	5.1	3.2	4.4	2.5	125.5	0.8	3.3	4.1
Dec. Qr.	5.2	3.4	4.6	3.2	126.4	1.0	3.3	4.3

\* Excludes superannuation funds conducted by unit trust management companies.

† New issues and re-issues. Includes fees and expenses.

‡ Includes trust units and fund shares intended for re-issue.

¶ Government securities, shares, debentures, unsecured notes, deposits on term or notice of three months or more, land and buildings, etc. Purchases include, and sales exclude, brokerage and stamp duty.

§ Includes value of land trusts at valuation.

|| Includes loans to authorised dealers in the short-term money market and other deposits under three months' term or notice.

\*\* Comprises shares, £12.5 mill.; debentures, unsecured notes, and deposits £3.4 mill.; government securities, £0.1 mill.; and other, £1.7 mill.

†† Comprises shares, £3.8 mill.; debentures, unsecured notes, and deposits £1.0 mill.; and other, £0.5 mill.

### No. 49. Rural Advances of Pastoral Finance Companies\*: Amounts Outstanding, N.S.W. and Australia, at end of June, 1956 to 1964

At end of June	New South Wales	Australia	At end of June	New South Wales	Australia
	£ million	£ million		£ million	£ million
1956	21.1	74.3	1961	29.8	106.4
1957	24.0	80.1	1962	29.4	104.0
1958	28.4	92.9	1963	30.7	106.9
1959	26.5	91.3	1964	32.0	114.2
1960	29.6	101.9			

\* Compiled by Reserve Bank from returns supplied by major pastoral finance companies.



### No. 50. Life Assurances in Force in New South Wales, 1952 to 1962 (Excluding Annuities)

Year *	Ordinary and Superannuation Business				Industrial Business			
	Policies	Sum Assured	Bonus Additions †	Annual Premiums	Policies	Sum Assured	Bonus Additions	Annual Premiums
	No.	£000	£000	£000	No.	£000	£000	£000
1952	990,730	490,236	44,796	17,077	1,434,431	100,934	2,646	5,095
1953	1,047,470	540,693	47,599	18,826	1,431,843	106,653	2,803	5,300
1954	1,093,268	603,259	51,522	21,020	1,403,180	110,868	2,983	5,428
1955	1,151,471	674,123	56,196	23,369	1,375,826	114,540	3,087	5,545
1956	1,202,098	752,239	61,530	25,793	1,356,523	118,273	3,506	5,672
1957	1,234,117	836,772	69,056	28,485	1,328,922	121,488	3,897	5,784
1958	1,272,500	925,122	77,190	30,863	1,299,189	124,077	4,319	5,864
1959	1,307,623	1,025,370	87,199	33,494	1,271,958	125,826	4,809	5,899
1960	1,431,459	1,157,927	98,917	36,732	1,238,374	130,452	5,468	6,046
1961	1,464,876	1,272,653	111,165	39,277	1,191,127	135,418	6,158	6,178
1962	1,476,143	1,397,902	127,135	41,823	1,148,198	143,296	7,061	6,414

\* These statistics are derived from annual returns supplied by each life office to the Commonwealth Insurance Commissioner. The return from each life office covers a period of twelve months ended on its balance date. The returns relate substantially to years ended on 30th September and 31st December.

† Excludes bonus additions made by Government Insurance Office of N.S.W.

### No. 51. Life Assurances in Force in N.S.W.: Classification, 1961 and 1962

Type of Policy	1961 *				1962 *			
	Policies in Force	Sum Assured	Bonus Additions†	Annual Premiums	Policies in Force	Sum Assured	Bonus Additions†	Annual Premiums
	No.	£000	£000	£000	No.	£000	£000	£000
ORDINARY BUSINESS								
Whole-life Assurances ..	368,999	526,560	57,166	12,194	386,323	586,687	64,058	13,207
Endowment Assurances ..	770,239	451,423	41,303	18,550	778,499	477,037	47,661	19,573
Temporary Assurances ..	11,592	83,486	...	341	12,006	105,546	...	416
Other Assurances ..	3,955	348	5	327	4,858	572	6	387
Endowments ..	28,573	17,306	477	1,032	27,946	17,506	546	1,097
Total ..	1,183,358	1,079,123	98,951	32,444	1,209,632	1,187,348	112,271	34,680
Annuities ..	1,001	175‡	...	2	980	179‡	...	2
SUPERANNUATION BUSINESS								
Whole-life Assurances ..	3,925	12,042	566	374	5,153	18,707	923	574
Endowment Assurances ..	271,237	153,723	11,623	5,985	256,299	156,371	13,887	6,086
Temporary Assurances ..	241	16,470	...	111	328	24,210	...	138
Other Assurances ..	66	3,967	...	41	79	5,002	...	69
Endowments ..	6,049	7,328	24	321	4,652	6,264	54	276
Total ..	281,518	193,530	12,213	6,832	266,511	210,554	14,864	7,143
Annuities ..	385	1,711‡	...	477	370	1,640‡	...	442
INDUSTRIAL BUSINESS								
Whole-life Assurances ..	126,631	9,176	308	582	128,221	9,762	384	605
Endowment Assurances ..	1,032,906	122,690	5,797	5,408	987,407	129,719	6,610	5,607
Other Assurances ..	...	...	...	10	...	...	...	11
Endowments ..	31,590	3,552	53	178	32,570	3,815	67	191
Total ..	1,191,127	135,418	6,158	6,178	1,148,198	143,296	7,061	6,414

\* See note \*, Table 50.

† Excludes bonus additions made by Government Insurance Office of N.S.W.

‡ Amount per annum.

### No. 52. Life Assurances: Causes of Discontinuances in New South Wales, 1957 to 1962 (Excluding Annuities)

Year *	Death		Maturity		Surrender		Forfeiture		Other Causes		Transfer †		Total	
	Policies	Sum Assured	Policies	Sum Assured	Policies	Sum Assured	Policies	Sum Assured	Policies	Sum Assured	Policies	Sum Assured	Policies	Sum Assured
	No.	£000	No.	£000	No.	£000	No.	£000	No.	£000	No.	£000	No.	£000
ORDINARY AND SUPERANNUATION BUSINESS														
1957	5,770	3,287	13,766	3,620	31,545	21,188	14,310	15,045	13,900	4,098	2,461	4,587	81,752	51,825
1958	6,323	3,900	14,294	3,873	33,397	24,826	13,650	17,355	2,393	5,827	4,386	4,766	74,443	60,547
1959	5,970	3,906	15,948	4,257	34,224	26,376	13,743	20,710	3,512	6,474	4,388	4,689	77,785	76,412
1960	6,376	4,163	17,839	4,681	42,197	33,344	20,252	26,452	723	6,855	7,613	17,448	95,000	92,943
1961	7,001	4,660	18,900	5,068	43,968	36,091	24,401	37,888	3,599	8,946	10,791	16,152	108,660	108,805
1962	7,246	5,076	20,295	5,722	38,953	34,413	24,361	40,049	11,607	9,179	20,331	17,509	122,793	111,948
INDUSTRIAL BUSINESS														
1957	5,926	336	59,603	2,851	26,892	3,473	23,838	4,036	...	8	(-)-4,057	(-) 430	112,202	10,274
1958	5,641	344	54,472	2,736	27,446	3,736	24,571	4,102	16	18	723	103	112,869	11,039
1959	5,586	362	52,221	2,750	28,235	4,031	20,028	4,145	66	35	222	75	106,358	11,398
1960	5,527	366	58,428	2,990	26,499	3,986	19,744	3,806	28	21	517	89	110,743	11,258
1961	5,123	358	65,115	3,526	29,180	4,697	20,642	4,589	1	1	245	57	120,306	13,228
1962	4,879	378	52,638	2,889	29,475	4,889	17,955	5,494	435	16	(-) 3	50	105,379	13,716

\* See note \*, Table 50.

† Net transfers to or from other registers.

### No. 53. Life Assurances: New Business in New South Wales, 1952 to 1962 (Excluding Annuities)

Year*	Ordinary and Superannuation Business			Industrial Business		
	Policies	Sum Assured	Annual Premiums	Policies	Sum Assured	Annual Premiums
	No.	£	£	No.	£	£
1952	110,992	81,270,436	2,904,667	99,573	13,342,478	611,620
1953	111,437	86,501,353	3,093,540	98,547	13,589,891	627,687
1954	110,302	97,246,366	3,521,683	91,554	13,313,256	616,837
1955	122,516	110,606,296	3,881,089	86,691	13,520,186	630,381
1956	121,641	121,639,569	4,083,556	87,085	13,779,954	660,132
1957	113,748	136,346,447	4,548,822	84,601	13,488,093	648,121
1958	112,822	148,887,331	4,594,904	83,136	13,628,914	648,422
1959	112,908	176,661,039	5,121,859	79,127	13,147,672	628,649
1960	155,892	225,500,478	6,209,712	77,159	15,884,124	722,066
1961	141,944	222,795,314	5,847,375	73,059	18,192,983	790,403
1962	137,229	242,485,223	6,076,210	62,450	21,593,445	897,474

\* See note \*, Table 50.

### No. 54. Life Assurances: Classification of New Business in New South Wales, 1961 and 1962

Type of Policy	1961 *				1962 *			
	Policies	Sum Assured	Single Premiums	Annual Premiums	Policies	Sum Assured	Single Premiums	Annual Premiums
	No.	£000	£000	£000	No.	£000	£000	£000
ORDINARY BUSINESS								
Whole-life Assurances ..	37,097	88,200	11	1,859	37,158	96,463	5	1,944
Endowment Assurances ..	67,890	62,807	51	2,506	63,453	61,426	56	2,499
Temporary Assurances ..	3,679	34,562	18	106	2,270	41,288	5	128
Other Assurances ..	1,506	211	1	97	1,837	280	1	58
Endowments ..	2,556	2,599	29	203	2,167	2,117	31	187
Total ..	112,728	188,379	110	4,771	106,885	201,574	98	4,816
Annuities ..	42	12†	83	...	37	13†	94	...
SUPERANNUATION BUSINESS								
Whole-life Assurances ..	243	868	1	32	860	3,992	1	113
Endowment Assurances ..	27,687	25,176	44	927	28,650	27,410	42	1,030
Temporary Assurances ..	139	5,214	...	26	104	6,884	...	33
Other Assurances ..	2	1,921	...	38	12	1,282	...	32
Endowments ..	1,145	1,238	29	53	718	1,344	74	52
Total ..	29,216	34,417	74	1,076	30,344	40,912	117	1,260
Annuities ..	9	212†	51	61	6	169†	44	79
INDUSTRIAL BUSINESS								
Whole-life Assurances ..	10,253	1,253	...	91	7,410	1,182	...	81
Endowment Assurances ..	57,736	16,250	...	663	50,595	19,762	...	782
Other Assurances ..	...	...	...	2	...	...	...	2
Endowments ..	5,070	690	...	34	4,445	650	...	33
Total ..	73,059	18,193	...	790	62,450	21,594	...	898

\* See note \*, Table 50.

† Amount per annum.

### No. 55. Life Assurances: New Business in New South Wales, Monthly, 1963 and 1964

Month	1963						1964					
	Ordinary		Superannuation		Industrial		Ordinary		Superannuation		Industrial	
	Policies	Sum Assured	Policies	Sum Assured	Policies	Sum Assured	Policies	Sum Assured	Policies	Sum Assured	Policies	Sum Assured
	No.	£000	No.	£000	No.	£000	No.	£000	No.	£000	No.	£000
January ..	6,276	11,264	3,155	2,171	1,728	605	6,258	11,767	2,321	1,809	1,330	576
February ..	6,535	12,301	2,874	2,861	4,341	1,559	6,767	14,180	1,543	2,144	3,758	1,666
March ..	8,426	15,756	1,975	2,663	4,189	1,672	8,072	16,172	1,300	3,052	4,906	2,200
April ..	8,023	15,127	4,174	3,199	4,728	1,807	8,869	17,826	2,200	2,968	4,492	2,101
May ..	9,563	17,137	3,366	3,221	4,022	1,780	9,821	19,347	2,250	3,051	4,202	1,885
June ..	9,543	18,603	2,981	3,216	4,127	1,766	11,350	22,479	1,440	2,913	4,538	2,050
July ..	10,774	21,527	2,458	3,601	4,547	1,920	10,411	22,671	1,708	2,770	4,326	2,049
August ..	9,824	19,544	2,265	3,173	6,683	2,866	10,177	20,159	1,718	4,022	4,911	2,342
September ..	10,181	19,793	2,493	3,742	5,065	2,347	10,258	20,700	2,981	4,202	6,421	2,906
October ..	8,321	16,953	1,709	2,312	4,058	2,093	8,800	18,359	1,329	2,668	3,601	1,857
November ..	8,765	17,253	1,826	3,272	4,239	2,142	9,329	19,807	1,867	3,031	4,453	2,173
December ..	10,263	22,268	2,009	4,237	3,067	1,661	12,706	22,941	1,939	5,457	2,311	1,236
Year ended June ..	104,543	199,337	36,595	43,552	56,476	21,612	109,265	219,109	23,814	36,274	50,885	23,507
Year ended December ..	106,494	207,526	31,285	37,668	50,794	22,218	112,818	226,408	22,596	38,087	49,249	23,041

**No. 56. Life Assurances: Premiums, Claims, etc., in N.S.W., 1961 and 1962**

Complete revenue accounts in respect of business in New South Wales are not available, because it is not practicable to allocate items such as income from investments, taxation, etc., to the various registers maintained by the life offices.

Particulars	1961*			1962*			
	Ordinary and Superannuation Business	Industrial Business	Total	Ordinary Business	Superannuation Business	Industrial Business	Total
	£000	£000	£000	£000	£000	£000	£000
Premiums—							
Assurance: Single .. ..	215	6	221	102	117	...	219
Other .. ..	39,555	6,009	45,564	34,780	7,900	6,228	48,908
Annuity: Single .. ..	146	...	146	104	53	...	157
Other .. ..	508	...	508	11	554	...	565
Total Premium Income ..	40,424	6,015	46,439	34,997	8,624	6,228	49,849
Claims—							
Death and Disability ..	6,127	377	6,504	5,819	710	399	6,928
Maturity .. ..	6,215	3,973	10,188	6,225	956	3,352	10,533
Surrenders .. ..	7,351	900	8,251	4,413	1,616	1,012	7,041
Annuities .. ..	212	...	212	163	230	...	393
Cash Bonuses .. ..	67	...	67	74	13	...	87
Total Claims, etc. ..	19,972	5,250	25,222	16,694	3,525	4,763	24,982

\* See note \*, Table 50.

**No. 57. Life Assurance Offices\*: Revenue Accounts, 1961 and 1962**

Particulars	1961†			1962†		
	Ordinary and Superannuation Business	Industrial Business	Total	Ordinary and Superannuation Business	Industrial Business	Total
	£000	£000	£000	£000	£000	£000
Premiums .. ..	171,790	18,105	189,895	185,034	18,598	203,632
Consideration for Annuities ..	8,453	...	8,453	14,921	...	14,921
Interest, Dividends, Rents ‡ ..	64,562	7,648	72,210	75,841	8,116	83,957
Other .. ..	1,210	97	1,307	841	96	937
Total Revenue .. ..	246,015	25,850	271,865	276,637	26,810	303,447
Claims: Death and Disability ..	26,397	1,149	27,546	29,381	1,196	30,577
Maturity .. ..	28,981	13,313	42,294	31,652	11,649	43,301
Surrenders .. ..	23,672	2,592	26,264	25,181	2,809	27,990
Annuities .. ..	938	...	938	1,557	...	1,557
Bonuses in Cash .. ..	820	...	820	664	...	664
Commissions .. ..	14,169	2,644	16,813	16,007	2,751	18,758
Management .. ..	15,690	2,937	18,627	17,327	2,988	20,315
Taxes¶ .. ..	1,611	270	1,881	1,071	143	1,214
Staff Superannuation, etc. ..	1,231	233	1,464	1,360	221	1,581
Shareholders' Dividends ..	387	47	434	433	53	486
Other .. ..	3,180	549	3,729	2,997	418	3,415
Total Expenditure .. ..	117,076	23,734	140,810	127,630	22,228	149,858

\* The particulars above refer to the statutory life assurance funds (in Australia and overseas) of the life offices in Australia, except in the case of two Swiss and nine English companies, for which only the Australian branch business is included.

† See note \*, Table 50.

‡ After deducting taxes and rates thereon.

¶ Excluding taxes, etc. deducted from interest, dividends and rents.

**No. 58. Life Assurance Offices\*: Balance Sheets†, 1958 to 1962**

Particulars	1958§	1959§	1960§	1961	1962
	£000	£000	£000	£000	£000
LIABILITIES					
Insurance Funds, Investment and Contingency Reserves, etc. . . .	1,109,320	1,261,864	1,373,430	1,517,951	1,675,178
Claims Unpaid .. ..	11,973	12,711	14,466	15,212	17,026
Premiums in Advance, etc. ..	1,167	1,470	1,482	1,126	1,471
Other .. ..	21,315	29,534	39,954	35,903	39,202
Total Liabilities .. ..	1,143,775	1,305,579	1,429,332	1,570,192	1,732,877
ASSETS					
Loans: On Mortgage ‡ .. ..	408,668	467,476	515,812	552,240	575,604
On Policies ¶ .. ..	50,379	57,819	57,457	64,911	64,297
To Controlled Companies ..	231	296	432	570	497
Other .. ..	2,700	3,187	4,585	3,823	2,722
Government Securities: Australian ..	228,844	236,727	238,503	263,879	304,138
Other .. ..	59,418	74,452	77,115	79,026	96,624
Local and Semi-Government Securities ..	171,464	183,751	181,608	189,772	199,088
Debentures and Notes of Companies ..	80,285	102,956	116,275	128,418	141,932
Preference Shares .. ..	21,235	24,654	30,220	33,597	34,604
Ordinary Shares: Controlled Companies ..	4,010	4,268	4,122	4,192	3,514
Other Companies .. ..	40,078	55,598	87,140	110,728	138,455
Other Investments .. ..	423	424	196	398	262
Total Loans and Investments .. ..	1,067,735	1,211,608	1,313,465	1,431,554	1,561,737
Property, Furniture, Equipment ..	57,245	71,031	82,135	99,440	117,666
Debtors, Outstanding Interest, etc. ¶ ..	17,066	19,900	30,286	35,802	49,036
Cash and Deposits .. ..	1,238	2,305	2,023	2,531	3,687
Other .. ..	491	735	1,423	865	751
Total Assets .. ..	1,143,775	1,305,579	1,429,332	1,570,192	1,732,877

\* See note \*, Table 57.

† See note \*, Table 50.

‡ Includes loans to building societies.

¶ Advances of overdue premiums are included under "Loans: on Policies".

§ In 1958, 1959, and 1960, some offices made changes in the method of valuing overseas liabilities and assets. As a result of these changes, the statutory life assurance funds were increased by £13,649,000 in 1958, £42,478,000 in 1959, and £340,994 in 1960.

## No. 59. General Insurance\*: Premiums, Claims, and Expenses in New South Wales, 1953-54 to 1963-64

Tables 59 to 61 contain selected items of statistics which conform substantially to the following definitions and should not be construed as "profit and loss" statements or "revenue accounts". *Premiums* represent the full amount receivable in respect of policies issued or renewed in the year, less returns, rebates, and bonuses paid or credited to policy holders in the year; they are not adjusted for premiums unearned at the end of the year and consequently the amounts shown differ from "earned premium income" appropriate to the year. When figures are increasing, as in recent years, premiums receivable (as shown) are greater than "earned premium income" appropriate to the year; the converse applies when figures are declining. *Claims* include provisions for outstanding claims and represent claims incurred in the year. *Contributions to fire brigades, commission and agents' charges, and expenses of management* mainly represent payments in the year. *Taxation* also mainly represents payments in the year, and the amounts included for income tax therefore relate to income of earlier years.

Year	Premiums Receivable, less Returns, Rebates, and Bonuses	Interest Dividends, Rents, etc. †	Claims, Expenses, etc.						
			Claims, including provision for outstanding claims	Contribution to Fire Brigades	Commission and Agents' Charges	Expenses of Management		Taxation ‡	Total
						State	Proportion Aust. Control Office		
	£	£	£	£	£	£	£	£	£
1953-54	38,380,694	1,797,421	20,980,433	1,362,659	3,871,221	6,301,180	361,925	1,615,076	34,492,494
1954-55	42,695,689	2,258,415	23,302,066	1,376,215	4,179,238	6,708,762	340,275	1,762,105	37,668,661
1955-56	48,726,375	2,519,694	28,887,720	1,435,692	4,893,893	7,551,616	407,696	1,811,791	44,988,408
1956-57	53,049,389	3,018,101	32,752,670	1,699,098	5,222,781	8,334,553	437,028	1,870,640	50,316,770
1957-58	59,874,820	3,299,330	35,390,249	1,826,073	5,896,752	9,314,313	513,781	2,003,301	54,944,469
1958-59	65,370,620	3,875,000	39,752,542	2,064,079	6,720,383	9,813,906	579,274	2,483,324	61,413,508
1959-60	71,419,221	4,680,113	44,687,977	2,141,051	7,063,275	10,792,854	716,012	2,663,625	68,064,794
1960-61	79,772,666	5,742,205	56,512,886	2,289,694	7,318,574	12,213,874	899,320	2,801,390	82,035,738
1961-62	84,131,176	6,649,844	57,449,742	2,501,983	7,664,995	12,877,628	936,533	2,605,964	84,036,845
1962-63	92,746,036	7,269,608	60,800,486¶	2,565,924	8,335,717	13,581,104	1,015,637	2,549,006	88,847,874¶
1963-64	101,408,619	8,148,149	70,740,390	2,583,790	9,145,682	14,416,151	1,199,849	2,694,719	100,780,581

\* The statistics exclude workers' compensation insurances in the coal mining industry.

† From investments in New South Wales.

‡ Includes income tax, pay-roll tax, licence fees, and stamp duty.

¶ Revised.

## No. 60. General Insurance, N.S.W.: Premiums and Claims, by Class of Insurance, 1960-61 to 1963-64

Group	Class of Insurance	Premiums *				Claims *			
		1960-61	1961-62	1962-63	1963-64	1960-61	1961-62	1962-63	1963-64
		£000	£000	£000	£000	£000	£000	£000	£000
A	Fire .. .. .	12,040	12,466	12,727	13,799	4,225	5,008	4,294	5,637
	Householders' Comprehensive	4,446	4,901	5,515	6,118	1,031	1,463	1,282	1,584
	Sprinkler Leakage .. ..	26	22	27	28	6	16	13	34
	Loss of Profits .. .. .	1,231	1,189	1,263	1,364	250	591	231	427
	Hailstone .. .. .	1,018	887	1,272	1,183	1,035	978	615	564
	Total, Group A .. ..	18,761	19,465	20,804	22,492	6,547	8,056	6,435	8,246
B	Marine .. .. .	3,720	3,610	4,201	4,834	1,539	1,695	1,881	2,462
C	Motor Vehicle .. .. .	20,938	22,808	24,222	26,782	15,725	15,873	17,475	20,649
	Motor Cycle .. .. .	59	66	42	31	53	45	38	21
	Compulsory Third Party (Motor) .. .. .	10,818	11,591	14,857	15,891	11,062	11,846	14,341¶	16,559
	Total, Group C .. ..	31,815	34,465	39,121	42,704	26,840	27,764	31,854¶	37,229
D	Workers' Compensation † ..	17,260‡	17,492‡	17,713‡	19,537‡	12,788	14,467	14,506	16,212
E	Personal Accident .. ..	2,495	2,676	2,924	2,928	1,311	1,329	1,379	1,332
	Public Risk Third Party ..	1,355	1,540	1,750	2,025	628	720	840	1,060
	General Property .. ..	139	131	131	165	59	86	82	109
	Plate Glass .. .. .	287	313	361	407	156	181	197	207
	Boiler .. .. .	297	320	394	509	53	90	186	104
	Livestock .. .. .	177	172	178	205	78	86	71	106
	Burglary .. .. .	1,073	1,204	1,458	1,539	802	939	1,080	1,228
	Guarantee .. .. .	147	169	196	230	3,805	95	84	51
	Pluvius .. .. .	57	58	48	54	27	56	28	23
	Aviation .. .. .	214	283	417	510	100	95	140	155
	All Risks .. .. .	626	704	790	923	422	485	593	732
	Television .. .. .	732	699	1,083	1,314	905	813	882	997
	Other .. .. .	618	830	1,177	1,033	453	493	563	487
	Total, Group E .. ..	8,217	9,099	10,907	11,842	8,799	5,468	6,125	6,591
Total, All Classes † .. ..		79,773	84,131	92,746	101,409	56,513	57,450	60,801¶	70,740

\* See definitions at head of Table 59.

† Excludes workers' compensation insurances in the coal mining industry.

‡ In the premiums as shown in these statistics, no deduction is made of amounts transferred to "Equalisation Reserve" in accordance with directions of the Premiums Committee (under the Fixed Insurance Premiums Rates and Fixed Loss Ratio Scheme), and no addition is made of amounts withdrawn from the "Equalisation Reserve".

¶ Revised.

**No. 61. General Insurance\*, N.S.W.: Commission and Agents' Charges and Expenses of Management by Class of Insurance, 1960-61 to 1963-64**

Year	Class of Insurance (as listed in Table 60)					
	A	B	C	D	E	Total,
	Fire	Marine	Motor Vehicles	Workers' Compensation	Other	All Classes
	£000	£000	£000	£000	£000	£000
<b>COMMISSION AND AGENTS' CHARGES</b>						
1960-61	2,718	439	2,309	714	1,139	7,319
1961-62	2,833	406	2,473	705	1,248	7,665
1962-63	3,050	498	2,585	664	1,539	8,336
1963-64	3,367	534	2,861	738	1,646	9,146
<b>EXPENSES OF MANAGEMENT</b>						
1960-61	4,210	568	3,684	2,852	1,799	13,113
1961-62	4,370	561	3,967	3,022	1,894	13,814
1962-63	4,485	596	4,209	3,297	2,009	14,596
1963-64	4,946	663	4,587	3,329	2,091	15,616

\* See definitions at head of Table 59.

**No. 62. Friendly Societies\*: Receipts and Expenditure, 1957-58 to 1962-63**

Particulars	1957-58	1958-59	1959-60	1960-61	1961-62	1962-63
	£ thousand					
SOCIETIES' OWN FUNDS						
Receipts—						
Contributions and Fees—						
Sick and Funeral Fund	240	251	258	275	282	349
Medical Fund .. .. .	1,123	1,152	1,311¶	1,512¶	1,571¶	1,626
Hospital Fund .. .. .	428	507	587	973	1,100	1,242
Management Fund .. .. .	403	419	451	508	551	583
Other Funds .. .. .	18	14	13	20	20	79
Total .. .. .	2,212	2,343	2,620¶	3,288¶	3,524¶	3,879
Interest .. .. .	369	381	444	468	460	492
Other .. .. .	17	171	137	322	226	484
Total Receipts† .. .. .	2,598	2,895	3,201¶	4,078¶	4,210¶	4,855
Expenditure—						
Benefits Paid—						
Sick Pay .. .. .	214	212	198	202	210	215
Funeral Donations .. .. .	143	148	157	147	154	191
Medical .. .. .	1,056	1,157	1,311¶	1,442¶	1,543¶	1,592
Hospital .. .. .	368	468	551	943	1,089	1,162
Other .. .. .	5	7	13	28	38	60
Total .. .. .	1,786	1,992	2,230¶	2,762¶	3,034¶	3,220
Administration .. .. .	516	533	619	712	840	791
Other .. .. .	5	137	149	117	117	76
Total Expenditure† .. .. .	2,307	2,662	2,998¶	3,591¶	3,991¶	4,087
COMMONWEALTH BENEFITS‡						
Reimbursements by Commonwealth Government to—						
Medical Fund .. .. .	797	817	846	886	900	914
Hospital Fund .. .. .	112	247	261	387	430	446
Total .. .. .	909	1,064	1,107	1,273	1,330	1,360
Benefits Paid on behalf of Commonwealth Government—						
Medical .. .. .	796	822	864	866	894	917
Hospital .. .. .	130	239	241	351	391	399
Total .. .. .	926	1,061	1,105	1,217	1,285	1,316

\* Societies which provide recognised benefits (hospital and medical benefits, sick pay, and funeral donations). Other societies, such as dispensaries, medical institutions, and accident societies, are excluded.

† Excludes inter-fund transfers.

‡ Commonwealth Government Hospital and Medical Benefits payable to contributors to friendly societies' hospital and medical funds are paid by the societies, which are subsequently reimbursed by the Commonwealth.

¶ Revised.



No. 63. Friendly Societies\*: Members, Funds, etc., 1956 to 1963

At 30th June	Number of Societies			Members of Sickness and Funeral Funds ‡				Accumulated Funds			
	Affiliated Societies†		Single Societies †	Adult Males	Adult Females	Juveniles	Total	Sickness and Funeral Funds	Medical and Hospital Funds	Other Funds	Total
	Number	Branches									
							£	£	£	£	
1956	16	2,101	22	133,707	12,289	12,011	158,007	6,561,777	809,626	878,938	8,250,341
1957	15	2,091	22	127,207	11,846	10,599	149,652	6,600,510	951,122	1,019,539	8,571,171
1958	15	2,010	24	123,287	11,614	12,253	147,154	6,693,356	1,098,385	1,052,972	8,844,713
1959	14	1,962	25	121,329	11,451	13,715	146,495	6,720,938	1,187,366	1,172,946	9,081,250
1960	14	1,917	27	114,793	11,055	17,896	143,744	6,616,785	1,288,737	1,381,533	9,287,055
1961	14	1,901	32	112,979	12,002	19,491	144,472	6,692,964	1,698,148	1,465,339	9,856,451
1962	14	1,910	33	110,954	12,381	18,645	141,980	6,780,266	1,901,718	1,439,064	10,121,048
1963	14	1,859	34	112,483	16,472	19,168	148,123	7,022,444	2,156,935	1,753,389	10,932,768

\* See note \*, Table 62.  
† Affiliated societies are those with branches. Single societies have no branches.  
‡ Members of Medical Funds and of Hospital Funds (many of whom were also members of Sickness and Funeral Funds) numbered 239,088 and 116,002 respectively, at 30th June, 1958, 238,933 and 134,895, respectively, at 30th June, 1959, 235,179 and 138,808, respectively, at 30th June, 1960, 239,680 and 213,769, respectively, at 30th June, 1961, 238,498 and 215,273, respectively, at 30th June, 1962, and 244,430 and 221,656, respectively, at 30th June, 1963.

No. 64. Co-operative Rural and Trading Societies, 1961-62 and 1962-63

Particulars	Societies (Active)	Members	Members' Funds			Turnover	Net Surplus
			Share Capital	Reserves	Total		
	No.	No.	£	£	£	£	£
1961-62							
RURAL PRODUCTION							
Co-operative Farms .. .. .	3	193	77,389	(—) 78,729	(—) 1,340	109,576	(—) 6,566
Assembling (and/or processing) and Marketing of Primary Products ..	128	109,928	8,310,143	7,907,797	16,217,940	105,337,677	2,649,366
Agricultural Services .. .. .	27	1,138	153,467	300,068	453,535	442,661	12,054
Total, Rural .. .. .	158	111,259	8,540,999	8,129,136	16,670,135	105,889,914	2,654,854
COMMERCIAL SERVICES							
General Wholesalers .. .. .	1	90	346,557	270,896	617,453	2,226,436	15,396
Retail Stores * .. .. .	86	115,405	3,837,595	1,543,709	5,381,304	18,146,745	1,166,881
Home Construction .. .. .	10	615	29,821	37,170	66,991	294,956	(—) 208
Trade or Special Equipment Suppliers	59	29,771	416,499	101,439	517,938	2,974,693	151,011
Other Services .. .. .	8	1,168	101,148	24,508	125,656	232,623	10,504
Total, Trading .. .. .	164	147,049	4,731,620	1,977,722	6,709,342	23,875,453	1,343,584
1962-63							
RURAL PRODUCTION							
Co-operative Farms .. .. .	3	192	82,154	(—) 126,141	(—) 43,987	7,574	(—) 47,402
Assembling (and/or processing) and Marketing of Primary Products ..	126	108,899	8,904,515	8,168,991	17,073,506	105,284,000	2,787,678
Agricultural Services .. .. .	26	1,149	154,660	302,186	456,846	428,494	12,725
Total, Rural .. .. .	155	110,240	9,141,329	8,345,036	17,486,365	105,720,068	2,753,001
COMMERCIAL SERVICES							
General Wholesalers .. .. .	1	92	347,211	263,247	610,458	2,068,650	2,576
Retail Stores * .. .. .	88	118,273	3,969,304	1,680,803	5,650,107	17,879,395	1,165,219
Home Construction .. .. .	10	613	30,238	39,815	70,053	234,290	5,050
Trade or Special Equipment Suppliers	60	35,987	482,032	118,082	600,114	3,461,113	169,753
Other Services .. .. .	9	1,293	122,821	31,326	154,147	248,525	10,855
Total, Trading .. .. .	168	156,258	4,951,606	2,133,273	7,084,879	23,891,973	1,353,453

\* Societies engaged wholly in retail trading. Some of the rural societies engaged mainly in assembling, processing, and marketing of primary products also conduct retail stores.

No. 65. Starr-Bowkett Building Societies\*: Finances, 1956-57 to 1962-63

Year ended 30th June	Number of Societies	Number of Members	Liabilities			Assets		Total, Liabilities and Assets	Operations during Year			
			Members' Funds		Other Liabilities	Advances on Mortgage	Other		Subscriptions		Advances	
			Subscrip- tions	Other					Received	Returned	Made	Repaid
			£	£	£	£	£	£	£	£	£	£
1957	83	34,292	5,193,461	456,209	215,057	5,117,018	747,709	5,864,727	713,829	255,632	1,232,882	810,528
1958	87	35,523	5,653,283	496,470	204,798	5,489,087	865,464	6,354,551	778,914	318,870	1,257,062	884,671
1959	90	38,504	6,227,647	543,102	229,147	6,078,023	921,873	6,999,896	803,517	184,537	1,480,494	834,080
1960	94	39,600	6,676,889	572,617	273,877	6,486,055	1,037,328	7,523,383	794,222	344,890	1,486,305	1,073,062
1961	92	40,244	7,028,626	618,483	392,102	6,931,273	1,107,938	8,039,211	839,129	411,032	1,604,344	1,087,338
1962	96	41,796	7,205,494	688,484	448,184	7,261,778	1,080,384	8,342,162	898,574	645,230	1,669,236	1,260,708
1963	98	42,880	7,517,410	737,678	504,630	7,620,974	1,138,744	8,759,718	1,023,203	659,352	1,640,168	1,233,449

\* Societies which were in active existence at the end of the year. Particulars of registered societies which had not commenced operations by the end of the year, or which were terminated or went into liquidation during the year, are not included.



### No. 66. Actuarial Type Terminating Building Societies\* : Finances, 1956-57 to 1962-63

Year ended 30th June	Number of Societies	Number of Members	Liabilities						
			Members' Funds					Loans to Societies	Other Liabilities
			Subscriptions on Shares	Provision for Interest on Subscriptions	Management Account	Other	Total Members' Funds		
1957	1,067	69,672	£ 19,116,458	£ 4,386,440	£ 669,607	£ 1,128,908	£ 25,301,413	£ 81,912,953	£ 319,692
1958	1,088	68,782	20,152,614	4,866,207	745,069	1,184,727	26,948,617	86,704,333	241,379
1959	1,195	69,154	21,437,056	5,557,462	821,156	1,283,055	29,098,729	91,928,055	248,829
1960	1,277	70,798	22,872,497	6,338,889	893,102	1,387,432	31,491,920	96,562,319	275,015
1961	1,361	72,909	24,382,982	7,597,190	965,260	1,521,005	34,466,437	103,901,001	296,206
1962	1,500	75,419	26,085,127	8,947,723	996,631	1,847,863	37,877,344	112,841,477	270,142
1963	1,621	77,085	27,873,308	10,328,448	1,073,862	2,332,735	41,608,353	118,868,034	279,923

Year ended 30th June	Assets		Total Liabilities and Assets	Operations during Year			
	Advances on Mortgage †	Other Assets		Management Account		Advances Made	Reduction in Members' Indebtedness (Estimated) ‡
				Income	Expenditure		
1957	£ 107,036,167	£ 497,891	£ 107,534,058	£ 557,504	£ 480,323	£ 12,193,820	£ 6,805,938
1958	113,370,283	524,046	113,894,329	569,334	496,970	11,992,428	7,200,998
1959	120,809,329	466,284	121,275,613	592,641	515,339	12,662,520	7,438,805
1960	127,901,074	428,180	128,329,254	609,573	541,558	12,712,602	8,078,338
1961	137,709,385	954,259	138,663,644	680,531	601,157	15,103,651	7,764,969
1962	149,840,059	1,148,904	150,988,963	706,027	673,208	16,153,265	7,212,789
1963	159,576,187	1,180,123	160,756,310	765,855	687,399	14,896,236	8,869,679

\* Actuarial type societies (including "series" type societies) which were in active existence at the end of the year. Particulars of registered societies which had not commenced operations by the end of the year, or which were terminated or went into liquidation during the year, are not included.

† Total advances less those fully discharged; repayments as made are credited to "Members' Subscription Account" and not to "Advance Account".

‡ Estimated by deducting the amount owing by societies at the end of a year from the sum of the amount owing by societies at the beginning of the year and the advances made by societies during the year. The estimate takes account of the transactions of societies terminated during the year.

### No. 67. Permanent Building Societies\* : Finances, 1956-57 to 1962-63

Year ended 30th June	Number of Societies	Liabilities				Assets			Operations in Year	
		Members' Funds		Deposits	Other Liabilities	Advances on Mortgage†	Other Assets	Total Liabilities and Assets	Advances Made	Advances Repaid
		Share Capital †	Other							
		£	£	£	£	£	£	£	£	£
1957	37	7,585,343	916,405	1,337,739	4,817,880	13,533,554	1,123,813	14,657,367	3,240,945	2,037,452
1958	38	9,694,115	1,062,176	1,428,388	4,994,399	15,743,659	1,435,419	17,179,078	4,735,923	2,525,818
1959	44	11,743,021	1,214,327	1,862,301	6,286,513	19,552,416	1,553,746	21,106,162	6,895,349	3,086,592
1960	46	13,624,220	1,158,654	1,751,543	6,929,614	21,501,000	1,963,031	23,464,031	6,361,331	3,887,888
1961	47	15,628,656	1,174,747	1,713,363	8,132,395	24,714,902	1,934,259	26,649,161	6,994,036	4,484,134
1962	48	19,442,239	1,068,709	1,809,621	8,548,415	27,225,192	3,643,792	30,868,984	6,546,120	4,035,830
1963	49	25,456,962	1,215,626	1,998,097	9,119,537	33,021,904	4,768,318	37,790,222	10,186,601	4,389,888

\* Permanent societies (excluding "series" type societies) which were in active existence at the end of the year. Particulars of registered societies which had not commenced operations by the end of the year, or which went into liquidation during the year, are not included.

† Excludes amount paid up on shares held by borrowers.

‡ Amount outstanding at end of period less amount of subscriptions and dividends on shares held by borrowers.

### No. 68. Credit Unions : Finances, 1956-57 to 1962-63

Year ended 30th June	Number of Unions *	Liabilities		Assets		Total Liabilities and Assets	Operations during Year			
		Share Capital	Other	Loans to Members	Other		Loans Made	Loans Repaid	Income	Working Expenses
		£	£	£	£	£	£	£	£	£
1957	78	840,369	477,267	1,192,833	124,803	1,317,636	817,198	660,388	99,065	56,995
1958	89	871,589	643,293	1,408,172	106,710	1,514,882	1,075,963	761,193	111,404	61,355
1959	104	610,896	1,121,865	1,620,911	111,850	1,732,761	1,198,284	985,224	141,578	107,899
1960	116	469,556	1,604,089	1,921,381	152,264	2,073,645	1,492,354	1,207,394	163,182	137,317
1961	124	381,891	2,205,082	2,384,595	202,378	2,586,973	1,925,620	1,462,824	208,004	186,361
1962	132	389,923	2,905,554	3,019,400	276,077	3,295,477	2,467,289	1,826,944	258,103	233,448
1963	140	394,824	4,287,237	4,240,463	441,598	4,682,061	3,603,470	2,338,197	366,296	328,312

\* Number making returns, exclusive of unions not operating.

Note. Credit unions make loans to members to assist them to purchase furniture, tools, machinery, stock, etc.; remove household furniture; commence, purchase, or carry on a business; pay a deposit on a home, business, etc.; paint, repair, or add to a home; pay off a second mortgage; defray medical or funeral expenses; and discharge financial liabilities, etc. They may also guarantee loans made by any person to a member for these purposes.

**No. 69. Real Estate Transactions\*, N.S.W., 1956-57 to 1963-64**

Year ended 30th June	Conveyances and Transfers				Mortgages ‡			
	Number			Amount of Consideration	Number	Amount of Consideration ¶		
	With Consideration Shown	With No Consideration Shown †	Total			First Mortgages	Other Mortgages	Total
				£ thous.		£ thous.	£ thous.	£ thous.
1957	85,743	6,099	91,842	226,514	60,791	103,840	4,964	108,804
1958	93,678	6,323	100,001	266,454	70,459	122,327	6,699	129,026
1959	96,772	7,034	103,806	281,431	74,938	138,854	9,435	148,289
1960	109,958	7,744	117,702	364,834	84,863	163,148	9,976	173,124
1961	108,411	7,688	116,099	410,278	82,466	202,725	12,873	215,598
1962	91,688	7,170	98,858	345,604	76,885	177,166	13,423	190,589
1963	98,818	7,107	105,925	393,850	85,151	194,346	17,298	211,644
1964	109,703	7,728	117,431	493,014	93,614	241,976	17,579	259,555

\* Transactions registered under the Real Property Act or the Registration of Deeds Act.

† For example, gifts and transfers under wills.

‡ Excludes, where identified, mortgages which are collateral with other mortgages.

¶ Relates, for the most part, to mortgages in fixed amounts for fixed periods, and excludes fluctuating advances secured by mortgage. As consideration is not always recorded, the amount is understated.

**No. 70. First Mortgages\* of Real Estate, N.S.W.: Classification of Mortgagees, 1956-57 to 1963-64**

Year ended 30th June	Governmental Authorities †	Banks	Building Societies	Other Mortgagees			Total, First Mortgages
				Corporations	Other	Total	
	Amount of Consideration—£ thousand						
1957	11,172	6,048	16,419	29,450	40,751	70,201	103,840
1958	14,241	9,446	17,358	36,573	44,709	81,282	122,327
1959	14,887	11,290	21,300	45,001	46,376	91,377	138,854
1960	13,943	13,342	22,048	65,771	48,044	113,815	163,148
1961	14,597	15,185	24,817	87,861	60,265	148,126	202,725
1962	13,602	14,932	24,549	68,779	55,304	124,083	177,166
1963	14,811	23,463	26,844	74,538	54,690	129,228	194,346
1964	15,706	32,622	35,314	97,389	60,945	158,334	241,976

\* See note ¶, Table 69.

† Excludes government banks, but includes Government Agency Department of Rural Bank of N.S.W.

**No. 71. Mortgages of Livestock and Liens on Wool and Growing Crops, New South Wales, 1954 to 1964**

Calendar Year	Number			Number of Stock				Consideration			
	Mortgages on Live- stock *	Liens on Wool *	Liens on Growing Crops	Sheep		Horned Cattle Mortgaged	Horses Mortgaged	Mortgages on Live- stock *	Lien on Wool *	Liens on Growing Crops	Total †
				Mortgaged *	Subject to Liens on Wool *						
£	£	£	£								
1954	2,782	2,387	324	2,250,668	2,933,334	103,065	2,200	2,525,028	3,580,154	547,062	4,806,064
1955	2,667	2,617	392	2,569,143	3,328,804	79,088	1,508	2,755,338	4,046,636	796,164	6,227,637
1956	2,839	3,014	427	2,511,375	3,796,584	76,132	1,466	3,508,273	4,656,866	1,106,887	7,849,335
1957	3,233	3,380	585	2,753,432	4,245,726	88,595	1,331	4,161,153	5,809,218	1,830,346	10,167,699
1958	3,130	3,657	995	3,241,046	4,851,543	105,659	1,359	2,971,224	5,820,961	2,568,038	10,416,524
1959	2,552	2,895	670	2,751,968	4,139,068	74,675	948	1,888,436	4,750,311	2,639,194	8,948,267
1960	2,230	2,455	615	2,341,646	3,549,791	87,745	972	1,800,505	4,030,906	2,605,748	8,385,346
1961	2,476	2,195	680	1,928,562	3,118,114	79,898	589	1,930,025	3,103,235	2,208,297	7,241,557
1962	2,046	2,153	638	1,859,507	2,869,728	90,790	1,194	1,624,846	3,044,015	1,473,061	6,141,922
1963	2,849	2,348	561	3,249,617	3,487,855	138,605	625	1,338,549	3,806,282	1,406,391	6,551,222
1964	1,987	1,808	570	1,949,948	2,619,376	96,578	487	950,843	2,817,004	862,720	4,630,567

\* Loans secured by both mortgage on sheep and lien on wool are included under the two headings.

† Net total; i.e., after deducting amount duplicated in respect of loans secured by both mortgage on sheep and lien on wool.

## No. 72. Estates of Deceased Persons Assessed for N.S.W. Death Duty, 1953-54 to 1963-64

Year ended 30th June	Not Liable for Duty †	Liable for Duty						Total Liable and Not Liable
		£1,000 and Under	£1,001 to £5,000	£5,001 to £12,000	£12,001 to £25,000	£25,001 to £50,000	£50,001 and Over	
NUMBER								
1954	7,415	1,689	5,532	1,775	810	343	159	17,723
1955	7,231	1,472	5,728	1,925	879	368	192	17,795
1956	7,299	1,491	6,160	2,182	970	445	210	18,757
1957	7,333	1,538	6,764	2,334	994	491	221	19,675
1958	7,387	1,590	6,997	2,610	1,138	537	265	20,524
1959	7,314	1,641	6,995	2,693	1,200	546	238	20,627
1960	8,642	1,767	6,405	2,942	1,408	658	300	22,122
1961	8,544	1,702	6,087	3,211	1,297	622	323	21,786
1962	8,394	1,972	6,199	3,443	1,434	694	327	22,463
1963	7,955	1,901	5,915	3,528	1,355	675	352	21,681
1964	9,052	2,195	6,987	4,222	1,701	787	396	25,340
VALUE (£ thousand)								
1954	4,743	634	14,018	13,708	13,985	11,888	13,699	72,675*
1955	4,803	446	14,922	14,857	15,075	12,956	17,433	80,492*
1956	5,140	423	16,513	16,612	16,724	15,394	20,922	91,728*
1957	5,266	444	18,369	17,793	17,152	17,150	22,512	98,686*
1958	5,456	462	19,367	19,932	19,747	18,688	23,718	107,370*
1959	5,904	438	19,475	20,494	20,714	19,132	22,393	108,550*
1960	10,956	455	17,286	22,227	24,368	22,849	28,887	127,028*
1961	11,896	492	16,468	24,131	22,430	21,891	32,220	129,528*
1962	12,571	490	17,006	25,863	24,576	23,820	32,303	136,629*
1963	12,077	528	16,409	26,584	23,408	23,418	34,056	136,480*
1964	16,369	544	19,158	31,314	28,655	26,918	39,819	162,777*

\* Excludes the value of interests in property limited to cease on the death of a specified person. See note \*, Table 73.

† Estates not liable for duty comprise:—

1. those of persons who died before 28th April, 1953 as a result of injuries received or disease contracted on active war service; and
2. those (of persons domiciled in N.S.W. at death) not exceeding—

(a) £1,000 in value, or

(b) £10,000 if passing to the widow, widower, or children under 21 years of the deceased.

Exemption (b) was raised to £2,500 from 25th November, 1952, to £5,000 from 31st December, 1958, and to £10,000 from 6th November, 1963.

## No. 73. Non-aggregated Estates\* Assessed for N.S.W. Death Duty, 1959-60 to 1963-64

Value of Estate	1959-60		1960-61		1961-62		1962-63		1963-64	
	No. of Estates	Amount	No. of Estates	Amount	No. of Estates	Amount	No. of Estates	Amount	No. of Estates	Amount
Not Liable for Duty†	748	£ 3,471,217	758	£ 3,592,828	801	£ 3,587,630	805	£ 4,272,700	730	£ 2,688,743
Liable for Duty—										
£1,000 and under	30	12,801	27	7,096	24	9,890	27	8,299	25	7,933
£1,001—£5,000	161	417,407	115	296,859	130	335,346	130	339,883	133	363,633
£5,001—£12,000	106	927,856	85	764,672	91	811,964	70	571,376	84	712,220
£12,001—£25,000	109	1,830,857	102	1,723,311	79	1,306,881	104	1,774,187	91	1,562,390
£25,001—£50,000	21	697,095	36	1,229,299	39	1,332,949	35	1,238,377	37	1,204,354
Over £50,000	9	945,063	5	348,114	7	537,557	8	589,516	10	930,715
Total Liable and Not Liable	1,184	8,302,296	1,128	7,962,179	1,171	7,922,217	1,179	8,794,338	1,110	7,469,988

\* Property subject to interests limited to cease on the death of a specified person. It has been assessable for duty since 25th November, 1952, and its value is not aggregated with the value of any other property, but is assessed as a separate estate.

Exemptions indicated in note † to Table 72 apply also to this class of property. In addition, no duty is payable where the property was included in the dutiable estate of the person who created the limited interest if—

(a) its value does not exceed £15,000 (£10,000 prior to 6th November, 1963) and it passes to the widow, widower, children, or grandchildren of that person on the cesser of the limited interest;

(b) the person for whose life the limited interest was created dies within five years of the death of the creator of that limited interest.

† See note †, Table 72.

## No. 74. Estates Assessed for N.S.W. Death Duty: Values, 1963-64\*

Value of Estate	Local Domicile		Foreign Domicile		Value of Estate	Local Domicile		Foreign Domicile	
	No.	Value †	No.	Value †		No.	Value †	No.	Value †
Not Liable for Duty ‡	9,052	£000 16,369	...	£000 ...			£000		£000
Liable for Duty—					Liable for Duty (cont.)				
£1,000 and under	39	24	2,156	520	£10,001—£15,000	1,146	14,049	39	462
£1,001—£2,000	1,943	2,880	366	511	£15,001—£20,000	639	11,039	22	379
£2,001—£3,000	1,670	4,168	171	456	£20,001—£25,000	401	8,562	12	273
£3,001—£4,000	1,485	5,184	91	310	£25,001—£30,000	276	7,476	6	165
£4,001—£5,000	1,205	5,397	56	252	£30,001—£40,000	327	11,270	3	106
£5,001—£6,000	1,229	6,738	44	240	£40,001—£50,000	170	7,669	5	232
£6,001—£7,000	860	5,572	31	200	£50,001—£75,000	183	10,645	3	159
£7,001—£8,000	617	4,588	21	157	£75,001—£100,000	93	7,725	2	174
£8,001—£9,000	470	4,008	16	136	£100,001 and over	110	19,975	5	1,141
£9,001—£10,000	361	3,423	15	143					
					Total	22,276	156,761	3,064	6,016

\* Excludes the value of interests in property limited to cease on death of a specified person. See note \* Table 73.

† Additional value of estates on which duty has been paid in previous years has been included in several groups.

‡ See note †, Table 72.

